

## Bulletin index by topic

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## Added Pension (FPS 2015)

- Overall limit of extra pension 2017/2018: [Bulletin 2](#)
- Increase from 1 April 2018: [Bulletin 6](#)
- Factsheet – “Added Pension Contributions FPS 2015”: [Bulletin 32](#), and [Bulletin 70](#)
- Transfer arrangements for CARE additional pension (FPS 2015): [Bulletin 34](#)
- Updated Factsheet – “Added Pension Contributions FPS 2015” and election form. Also available on FPS Member site (but without form): [Bulletin 46](#)
- Updated factsheet – “Added Pension Contributions FPS 2015”: [Bulletin 70](#)
- Age Discrimination Remedy – Added Pension Compensation. Guidance and supporting material in “Retrospective Remedy” section of FPS Regulations and Guidance website: [Bulletin 77](#)
- Updated factsheet – “Added Pension Contributions FPS 2015” available on factsheet section of the FPS Regulations and Guidance website: [Bulletin 80](#)

## Age discrimination and transitional protections remedy

- Public sector age discrimination – EAT update: [Bulletin 5](#), and [Bulletin 5 Appendix 2](#)
- Court of Appeal transitional protections judgement: [Bulletin 15](#)
- Court of Appeal transitional protections judgement – what is remedy?: [Bulletin 16](#)
- Update on Government application to Supreme Court, to appeal Court of Appeal decision regarding transitional protections: [Bulletin 20](#)
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- Supreme Court refuses Government permission to appeal in public sector age discrimination cases: [Bulletin 22](#)
- Written Ministerial Statement: Public Service Pensions – Firefighters Transitional Protection Challenge (McCloud and Sargeant): [Bulletin 22](#)
- Update on transitional protections remedy – Employment Tribunal interim order: [Bulletin 27](#), and [Bulletin 27 Appendix 1](#)
- Update on transitional protections remedy: [Bulletin 28](#)
- Fire Authority immediate action – completion of information sheet before 29 February 2020: [Bulletin 28](#), and [Bulletin 28 Appendix 1](#)
- SAB Technical Discussions to inform the response to HMT’s proposals: [Bulletin 28](#) and [Bulletin 29](#)
- Extension of time limit for completion of information sheet; completed returns to be emailed to Bluelight team by 16 March 2020: [Bulletin 29](#)
- Identification of legal claimants: [Bulletin 29](#)
- Update on transitional protections remedy: [Bulletin 30](#)
- Written statement made on 25 March 2020 by Economic Secretary to the Treasury regarding progress: [Bulletin 30](#)
- ABS 2020 and effect of McCloud/Sargeant ruling – HO/HMT agreed caveat for inclusion in template statement: [Bulletin 32](#)
- Update on transitional protections remedy: [Bulletin 33](#)
- Suggested wording about effect of McCloud/Sargeant ruling for issue to members in advance ABS deadline: [Bulletin 34](#)
- Sargeant remedy consultation published by HM Treasury on 16 July 2020: [Bulletin 35](#)
- New webpage “Age discrimination Remedy (Sargeant)”: [Bulletin 35](#)
- Home Office immediate detriment note published on 21 August 2020 – questions raised by LGA on certain issues: [Bulletin 36](#)
- SAB informal response to HMT consultation on age discrimination: [Bulletin 36](#)
- Home Office immediate detriment note update: [Bulletin 37](#)
- SAB request for immediate detriment information: [Bulletin 37](#), and [Bulletin 37 Appendix 2](#)
- HMT age discrimination consultation responses submitted by LGA and SABs of England, Wales, and Scotland: [Bulletin 38](#)
- LGA information note about immediate detriment, and template matrix: [Bulletin 38](#), and [Bulletin 42](#)
- Reminder about SAB request for information from FRAs relating to immediate detriment: [Bulletin 38](#)
- Home Office and LGA Bluelight team joint statement regarding public service pensions age discrimination remedy: [Bulletin 40](#)

## Age discrimination and transitional protections remedy (continued)

- “Age discrimination remedy” section added to FPS Regulations and Guidance website (content transferred from previous “Legal Landscape” page): [Bulletin 41](#)
- Statement confirming that IQMPs may assess same scheme member against criteria in multiple schemes: [Bulletin 41](#)
- HMT consultation response on changes to the transitional arrangements to the 2015 public service pension schemes (published 4 February 2021): [Bulletin 42](#)
- Home Office publication of frequently asked questions, containing information about scope of remedy implementation and decisions made by Government: [Bulletin 42](#)
- Employment Appeal Tribunal judgement of 12 February 2021 – FRAs cannot rely on defence based on Schedule 22 of the Equality Act 2010: [Bulletin 42](#)
- Following the decision of the Employment Appeal Tribunal, issues that FRAs may need to consider to determine whether they have the necessary information to make decisions and understand risks (see also template matrix in [Bulletin 38](#)): [Bulletin 42](#)
- Draft remedy data collection guidance: [Bulletin 42](#), and [Bulletin 43](#)
- LGA Project Implementation Document (PID) setting out scope, deliverables, and high-level timeline for implementation of age discrimination remedy: [Bulletin 43](#)
- Remedy risk register to accompany PID: [Bulletin 43](#)
- FRA remedy self-assessment survey: [Bulletin 43](#), [Bulletin 44](#), and [Bulletin 45](#)
- Government announcement on “Tax Day” (23 March 2021) – updated pension tax framework to deal with McCloud age discrimination: [Bulletin 43](#)
- Remedy data collection template, notes and guidance: [Bulletin 44](#), [Bulletin 66](#), and [Bulletin 70](#)
- Impact on Annual Benefit Statements: [Bulletin 44](#)
- Open letter from SAB to HMT regarding remedy consultation response: [Bulletin 45](#)
- Home Office informal immediate detriment guidance (June 2021): [Bulletin 46](#)
- LGA immediate detriment information note – version 2: [Bulletin 46](#)
- Impact on Pensions Dashboard Programme staging date for Fire pensions: [Bulletin 46](#)
- Public Service Pensions & Judicial Offices Bill introduced – available with related documents on PSP&JO publications page: [Bulletin 47](#)
- HMRC policy paper and draft regulations published 20 July 2021; proposals for extending scheme pays deadline where pension input amount is retrospectively changed; takes account of those affected by age discrimination remedy: [Bulletin 47](#)
- PSP&JO Bill – Home Office guidance published: [Bulletin 48](#)
- PSP&JO Bill – House of Lords briefing paper: [Bulletin 48](#)
- LGA update on PSP&JO Bill and implications for FPS members: [Bulletin 48](#)
- PSP&JO Bill – received second reading on 7 September 2021 and has moved to the Committee Stage: [Bulletin 49](#)
- Reference to McCloud judgment in HM Treasury’s response to report on public service pensions: [Bulletin 49](#)
- Remedy project management update (coffee morning presentation): [Bulletin 49](#)
- Immediate Detriment Framework/Memorandum of Understanding: [Bulletin 50](#)
- Immediate Detriment Framework – guidance for FRAs added to Age Discrimination page of FPS Regulations and Guidance website: [Bulletin 50](#), and [Bulletin 87](#)

## Age discrimination and transitional protections remedy (continued)

- FPS member website: new section provides background to McCloud/Sargeant discrimination ruling, and FAQs: [Bulletin 50](#)
- Immediate Detriment Framework guidance updated on Age Discrimination page of FPS Regulations and Guidance website to reflect FBU/LGA joint statement regarding HMRC's policy note of 27 October 2021: [Bulletin 51](#)
- Sample letters, unendorsed but may assist FRAs' administration of Framework, added to Age Discrimination page of the FPS Regulations and Guidance website: [Bulletin 51](#)
- Immediate Detriment Framework – the Home Office guidance on processing certain cases ahead of legislation has been withdrawn and removed from FPS Regulations and Guidance website: [Bulletin 51](#)
- Government update on funding in respect of immediate detriment costs: [Bulletin 51](#)
- Age discrimination remedy member letters developed in collaboration with Fire Communications Working Group, 1 April 2022, available on Prospective Remedy page of FPS Regulations and Guidance website: [Bulletin 51](#)
- Proposed amendments to the PSP&JO Bill: [Bulletin 51](#)
- Public sector unions launch judicial review against inclusion of remedy costs in cost control mechanism: [Bulletin 51](#), and [Bulletin 59](#)
- Coffee morning presentation 23 November 2021; Immediate Detriment Framework update – UPCs: [Bulletin 51](#)
- Immediate Detriment Framework – updated guidance for FRAs on FPS Regulations and Guidance website (log-in required): [Bulletin 52](#), and [Bulletin 53](#)
- FRA remedy self-assessment survey research report: [Bulletin 52](#)
- Open letter from SAB to HM Treasury on the withdrawal of Immediate Detriment guidance: [Bulletin 52](#)
- Christmas coffee morning presentation 21 December 2021 – the latest on Immediate Detriment: [Bulletin 52](#)
- Immediate Detriment Framework – forthcoming request from LGA for current position update from FRAs: [Bulletin 53](#)
- FRAs' suggestions requested in respect of help and support that could be offered by Bluelight Team relating to age discrimination remedy: [Bulletin 53](#)
- Remedy self-assessment survey research by SAB (see [Bulletin 45](#) and [Bulletin 52](#)): forthcoming further survey to help understand the administrators' position: [Bulletin 53](#)
- Home Office consultation on amendments to FPS regulations to remove transitional protections (see Bulletin 51); LGA and SAB responses submitted on 2 January 2022: [Bulletin 53](#)
- Judicial review challenging McCloud consultation dismissed: [Bulletin 53](#)
- Immediate Detriment Framework update: [Bulletin 54](#)
- Preparation for 1 April 2022 – guidance for FRAs and administrators to ensure smooth transition for FPS members: [Bulletin 54](#), and [Bulletin 55](#)
- Action which may need to be taken before 1 April 2022 by members with fixed or enhanced lifetime allowance (LTA) protection: [Bulletin 54](#)
- FPS 2015 Remedy fact checker for FPS members – “Your questions answered”: [Bulletin 54](#), and [Bulletin 65](#)
- SAB Chair's response to letter from South Yorkshire LPB regarding withdrawal of Home Office informal guidance on Immediate Detriment: [Bulletin 54](#)

## Age discrimination and transitional protections remedy (continued)

- Home Office response 8 March 2022 – consultation on prospective remedy – plus frequently asked questions document: [Bulletin 55](#)
- Contingent decisions – optant-outs: [Bulletin 55](#)
- HMT response, 23 March 2022, to SAB open letter regarding withdrawal of Home Office informal guidance on immediate detriment (see Bulletin 52): [Bulletin 55](#)
- Public Service Pensions and Judicial Offices Act 2022 (PSPJOA 2022) came into force on 1 April 2022 enabling removal of age discrimination resulting from 2015 reforms: [Bulletin 55](#)
- Consequential impact of Finance Act 2022 on 2015 Remedy for FPS: [Bulletin 55](#)
- Coffee morning presentation 8 March 2022 – Preparing for prospective remedy: [Bulletin 55](#)
- Remedy data collection documents available on FPS Regs and Guidance website: [Bulletin 56](#)
- Proposed payroll workshop to offer guidance on data collection: [Bulletin 56](#)
- Volunteers from FRAs sought to provide feedback on experiences with data collection; expressions of interest to be submitted by 13 May 2022: [Bulletin 56](#)
- Suite of illustrative member scenarios produced by SAB with Barnett Waddingham: [Bulletin 56](#)
- SAB respond to Home Office consultation response on prospective remedy: [Bulletin 56](#)
- Coffee morning presentation 5 April 2022 – Public Service Pensions and Judicial Offices Act: [Bulletin 56](#)
- Coffee morning presentation 19 April 2022 – Remedy project management update: [Bulletin 56](#)
- Ill health underpin: [Bulletin 57](#), and [Bulletin 64](#)
- SAB sessions with Home Office and Police SAB to consider scheme-specific versions of Provision Definition Documents which define the provisions of the Public Service Pensions and Judicial Offices Act 2022 for each area of 2015 Remedy: [Bulletin 57](#), [Bulletin 60](#), and [Bulletin 62](#)
- Coffee morning presentation 3 May 2022 – Contingent decisions: [Bulletin 57](#)
- Coffee morning presentation 17 May 2022 – Transitional benefits post 1 April 2022: [Bulletin 57](#)
- Coffee morning presentation 31 May 2022 – Annual Benefit Statements and Remedial Service Statements: [Bulletin 57](#)
- Payroll workshop 24 May 2022 – slides put on age discrimination implementation page of the FPS Regs and Guidance website: [Bulletin 57](#)
- Immediate Detriment Framework costing and assumption guidance: [Bulletin 58](#)
- Age discrimination remedy factsheets for distribution with Annual Benefit Statements 2022: [Bulletin 58](#)
- Open letter, 20 June 2022, from SAB chair in response to HMT's reply, 23 March 2022, to previous SAB letter (see Bulletins 52 and 56), seeking further clarity on the extent of Sections 61/62 of the Equality Act 2020 and the tax implications: [Bulletin 58](#)
- Results of administrator self-assessment survey (see Bulletins 53 and 54): [Bulletin 59](#)
- Service history data for transitional FPS 2015 members – administrators must be informed of any unpaid breaks in service: [Bulletin 59](#)

## Age discrimination and transitional protections remedy (continued)

- In cases of inter-brigade transfer during remedy period, pensionable data should be shared between administrators rather than between FRAs because of possible GDPR issues: [Bulletin 59](#)
- Software suppliers provide SAB with update on progress on remedy: [Bulletin 59](#)
- Public sector unions granted judicial review over McCloud cost remedy (see also Bulletin 51): [Bulletin 59](#), [Bulletin 62](#), [Bulletin 65](#), and [Bulletin 67](#)
- McCloud factsheet published by the Pensions Ombudsman on 20 July 2022 – FRAs should take note of TPO’s expectations: [Bulletin 59](#)
- Coffee morning presentation 12 July 2022 – General update: Matthews, scheme valuations and SAB remedy engagement: [Bulletin 59](#)
- Coffee morning presentation 28 July 2022 – Remedy eligibility and administrator self-assessment survey: [Bulletin 59](#)
- Paper on contingent decisions as discussed at SAB meeting on 23 June 2022: [Bulletin 59](#)
- Factsheet “Age discrimination remedy – Guide to eligibility”: [Bulletin 60](#)
- Immediate Detriment Framework guidance updated – available on FPS Regulations and Guidance website (log-in required): [Bulletin 61](#)
- Template follow-up letters for those who were originally considered to be out of scope (see [Bulletin 60](#) “Age discrimination remedy – Guide to eligibility”): [Bulletin 61](#)
- Coffee morning presentation 6 September 2022 – Immediate and deferred choice: [Bulletin 61](#)
- Coffee morning presentation 11 October 2022 – General update on Matthews, and 2015 remedy project management: [Bulletin 62](#)
- “Implementing the McCloud Remedy: Local Pension Boards”, Isio presentation slides, FPS AGM 2022 Day One: [Bulletin 62](#)
- Coffee morning presentation 8 November 2022 – Retrospective ill-health reassessment: [Bulletin 63](#)
- Age discrimination remedy – ill-health factsheet on reassessment of cases: [Bulletin 63](#)
- Pension Scheme Transitional Protections: Injury to Feelings employment tribunal hearing 14 – 28 October 2022 – hearing vacated: [Bulletin 63](#)
- New page in member restricted area of the FPS Regulations and Guidance website contains material from SAB remedy engagement sessions with Police SAB and Home Office: [Bulletin 63](#), and [Bulletin 65](#)
- HMRC newsletter on the public service pensions remedy, published on 25 November 2022: [Bulletin 63](#)
- HMRC consultation – 25 November 2022 to 6 January 2023 – on draft of The Public Services Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2023 which relate to the public services pensions remedy: [Bulletin 63](#), and [Bulletin 66](#)
- GAD blog about pressures faced by administrators of public service pension schemes (including McCloud remedy) “Looking ahead in public service pension administration”: [Bulletin 63](#)
- New webpage for retrospective age discrimination remedy added to FPS Regulations and Guidance website: [Bulletin 64](#)

## Age discrimination and transitional protections remedy (continued)

- Amendment to Regulation 65 of FPS 2015 Regulations, “ill-health underpin”, added to consolidated regulations page of FPS Regulations and Guidance website: [Bulletin 64](#)
- The Public Service Pensions (Exercise of Powers, Compensation and Information) Directions 2022, published by HMT, come into force on 19 December 2022 setting out how certain powers in the Public Service Pensions and Judicial Offices Act 2022 must be exercised to rectify Sargeant/McCloud discrimination: [Bulletin 64](#)
- Age discrimination remedy – ill-health reassessment factsheet (see Bulletins 63 and 64) updated to include FPS 2006 special members: [Bulletin 65](#)
- Template member consent letter for scenarios 1,2,7 and 9, as referred to in ill-health factsheet, added to Retrospective Remedy webpage: [Bulletin 65](#)
- Barnett Waddingham case study about working with FPS to provide information to members about remedy changes (see [Bulletin 54](#)): [Bulletin 65](#)
- Coffee morning presentation 5 January 2023 – Remedy timetabling: [Bulletin 65](#)
- Coffee morning presentation 26 January 2023 – HMT Remedy Directions: [Bulletin 65](#), and [Bulletin 70](#)
- LGA and SAB responses to the consultation on The Public Services Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2023: [Bulletin 65](#)
- New webpage relating to 2015 Remedy, available for members on the FPS Member website: [Bulletin 66](#)
- Data collection for the 2015 Remedy (see also [Bulletin 44](#)) – additional data required from FRAs in order to rebuild final salary record in preparation for implementation of remedy from 1 October 2023: [Bulletin 66](#)
- The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2023 come into force on 6 April 2023, some provisions have retrospective effect (see also Bulletin 63): [Bulletin 66](#)
- HMRC Pension Schemes Newsletter 147 contains article on public service pensions remedy: [Bulletin 66](#)
- Home Office consultation, 28 February 2023 to 23 May 2023, on the Firefighters’ Pensions (Remediable Service) Regulations 2023: [Bulletin 67](#), [Bulletin 69](#), and [Bulletin 71](#)
- Cost cap mechanism – High Court ruling, 10 March 2023, that HM Treasury’s decision to include the McCloud/Sargeant remedy costs in the cost control mechanism was not unlawful: [Bulletin 67](#), and [Bulletin 70](#)
- Coffee morning presentation 21 March 2023 – Home Office retrospective remedy consultation: [Bulletin 67](#)
- Welsh Government consultation (closes 23 June 2023) setting out proposed McCloud remedy for Welsh Firefighters’ Pension Scheme: [Bulletin 68](#)
- HMRC Lifetime Allowance guidance newsletter – March 2023 – contains reference to public service pensions remedy: [Bulletin 68](#)
- LGA and SAB responses to Home Office consultation on The Firefighters’ Pensions (Remediable Service) Regulations 2023: [Bulletin 69](#)
- Template letters for IQMP ill-health referral added to retrospective remedy webpage: [Bulletin 69](#)
- Age discrimination remedy – data sharing and sample text for privacy notices: [Bulletin 69](#)

## Age discrimination and transitional protections remedy (continued)

- The Police Pension Scheme – NPCC response to consultation on retrospective remedy: [Bulletin 69](#)
- Scottish Firefighters’ Pension Scheme – Scottish Public Pensions Agency consultation, 16 May to 23 July 2023, on implementing the 2015 Remedy: [Bulletin 69](#)
- HM Treasury statement, 15 May 2023, that only the reformed scheme design will be included in the cost control mechanism (any cost increases associated with final salary benefits and impact of underpin will be excluded): [Bulletin 69](#)
- HMRC consultation, 23 May 2023 to 19 June 2023, on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023 (also HMRC summary paper relating to this consultation): [Bulletin 69](#)
- HMRC Remedy Newsletter – May 2023. Includes invitation for volunteers to assist in drafting Remedy guidance: [Bulletin 69](#)
- Data collection for 2015 remedy (see also Bulletins 44 and 69): [Bulletin 70](#)
- Remedy readiness self-assessment tool for scheme managers and pension boards, available on FPS Regulations and Guidance website: [Bulletin 70](#)
- Unions granted right to appeal against High Court judgement regarding government’s proposed method of paying for costs incurred by McCloud ruling (see [Bulletin 67](#)): [Bulletin 70](#)
- LGA and SAB responses to consultation on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023: [Bulletin 70](#)
- Coffee morning presentation 26 January 2023 – HMT Remedy Directions (see [Bulletin 65](#)) – additional resource on interest and member contributions created by GAD and added to Retrospective Remedy page on FPS Regulations and Guidance website: [Bulletin 70](#)
- Home Office publish, on 19 July 2023, Government’s formal response to consultation on retrospective remedy: [Bulletin 71](#)
- The Firefighters’ Pensions (Remediable Service) Regulations 2023 [SI 2023/843] come into effect on 1 October 2023: [Bulletin 71](#)
- Age discrimination remedy – Contributions Calculator inputs: [Bulletin 71](#), and [Bulletin 72](#)
- Age discrimination remedy – Interest and Tax: [Bulletin 71](#)
- Age discrimination remedy – Pension scams: [Bulletin 71](#)
- Age discrimination remedy – model warm up letters for issue to members and beneficiaries ahead of October 2023, added to Retrospective Remedy webpage: [Bulletin 71](#), and [Bulletin 72](#)
- Age discrimination remedy – member ill-health reassessment outcome letters added to Retrospective Remedy webpage: [Bulletin 71](#)
- The Public Service Pensions and Judicial Offices Act 2022 (Commencement No. 2) Regulations 2023 [SI 2023/746 (C.39)] were laid on 3 July 2023: [Bulletin 71](#)
- Scheme managers need to register for the Secure Data Exchange Service (SDES) to allow HMRC to provide member information so that any necessary refund/adjustments in benefits can be made during the age discrimination remedy process: [Bulletin 71](#)
- GAD preparation of McCloud remedy contribution calculator: [Bulletin 71](#)
- Coffee morning presentation 11 July 2023 – LGA update: Retrospective remedy and Matthews second options exercise: [Bulletin 71](#)

## Age discrimination and transitional protections remedy (continued)

- Deferred letter added to model warm up letters on Age Discrimination Remedy – retrospective remedy webpages: [Bulletin 72](#)
- Deferred Choice – Remediable Service Statements (DC-RSS). Clarification of position if DC-RSS not available by 1 October 2023. Template covering letter on Age Discrimination Remedy – retrospective remedy webpages: [Bulletin 72](#)
- Remedy tax and contributions calculator – input and output specifications (see also [Bulletin 71](#)) now on FPS Regulations and Guidance website: [Bulletin 72](#)
- The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023 come into force on 14 September 2023: [Bulletin 72](#)
- Public Service Pensions Remedy Newsletter, August edition, published by HMRC on 18 August 2023: [Bulletin 72](#)
- FRAs should ensure that they comply with disclosure requirements by ensuring that they send the appropriate letter to Sargeant eligible members no later than 31 January 2024: [Bulletin 73](#)
- Clarification of terminology used in the context of the Age Discrimination Remedy: [Bulletin 73](#)
- GAD Tax and Contributions Calculator (user guide, data template, and supporting administration process note) released by GAD on 12 September 2023 – new page created for this material on FPS Regulations and Guidance website: [Bulletin 73](#), and [Bulletin 74](#)
- GAD webinar, 25 September 2023, explaining new Calculator. Recording of webinar available from GAD, slides on FPS Regulations and Guidance website: [Bulletin 73](#)
- Home Office have confirmed that Sargeant expenditure, including compensation payments, will be paid out of the Annually Managed Expenditure (AME) top-up grant; further instructions will follow: [Bulletin 73](#)
- Videos for members available on Remedy webpage of FPS Regulations and Guidance website; a QR code has been created to assist access: [Bulletin 73](#)
- On 6 September 2023, the Welsh Government published their response to the consultation on The Firefighters’ Pensions (Remediable Service) (Wales) Regulations 2023; the Regulations came into force on 1 October 2023: [Bulletin 73](#)
- The Firefighters’ Pensions (Remediable Service) (Scotland) Regulations 2023 came into force on 1 October 2023: [Bulletin 73](#)
- HMRC have produced a document which sets out the inputs that a member will need to put into the Calculator to assess compensation and/or tax adjustments: [Bulletin 73](#)
- GAD has provided a new output and interest guidance document; it has been uploaded to the FPS Regulations and Guidance website: [Bulletin 74](#)
- HM Treasury (HMT) wrote to scheme managers, 20 October 2023, outlining respective responsibilities of the scheme and HMT moving forward and the future funding arrangements for age discrimination remedy: [Bulletin 74](#)
- Contingent decisions guidance published in “Age discrimination remedy – retrospective remedy” section on FPS Regulations and Guidance website. Scheme managers should read and mutually agree any setting of target dates with their administrator before sharing the claims process with members: [Bulletin 74](#)

## Age discrimination and transitional protections remedy (continued)

- Links to HMRC’s McCloud guidance and digital service available on “Age discrimination remedy – HMRC Member Tax Calculator” page on FPS Regulations and Guidance website, and on FPS member website: [Bulletin 74](#)
- Remediable service statement covering letter updated to include link to HMRC Member Tax Calculator: [Bulletin 74](#)
- HMRC have provided clarity regarding specific years for which Pension Saving Statements will be needed in order to calculate compensation and tax charges: [Bulletin 74](#)
- Coffee morning presentation 17 October 2023 – Remedy Contingent Decisions: [Bulletin 74](#)
- Member Contingent Decisions Guidance published on “Age Discrimination Remedy – Contingent Decisions” section of FPS Member website: [Bulletin 75](#), and [Bulletin 77](#)
- Coffee morning presentation 7 November 2023 – Remedy Interest: [Bulletin 75](#)
- Coffee morning presentation 12 December 2023 – Immediate Choice Remediable Service Statement (IC-RSS) and timetabling. Related documentation uploaded to new “Remediable Service Statement” section in the member area of the FPS Regulations and Guidance website: [Bulletin 76](#)
- The Police and Firefighters’ Pensions (Remediable Service) (Amendment) Regulations 2024 came into force on 9 February 2024 to correct and update the Firefighters’ Pensions (Remediable Service) Regulations 2023: [Bulletin 77](#)
- Age Discrimination Remedy – Added Pension Compensation. Guidance and supporting material in “Retrospective Remedy” section of FPS Regulations and Guidance website. (Process should be completed by 31 March 2024): [Bulletin 77](#)
- Age Discrimination Remedy – Data Sharing Agreement (DSA), data request spreadsheet and guidance for Scheme managers in “Retrospective Remedy” section of FPS Regulations and Guidance website: [Bulletin 77](#), and [Bulletin 82](#)
- Age Discrimination Remedy – Contingent Decisions guidance documents updated to reflect Home office confirmation that there is no need for a contingent decision for transfers: [Bulletin 77](#)
- Age Discrimination Remedy – Remediable Service Statements (RSS) factsheet in “Age Discrimination Remedy – Remediable Service Statement” section of FPS Regulations and Guidance website: [Bulletin 77](#)
- Age Discrimination Remedy - new dedicated query log set up in member restricted area of FPS Regulations and Guidance website: [Bulletin 77](#)
- Age Discrimination Remedy – Home Office informal guidance note for accounting and finance: [Bulletin 78](#)
- Age Discrimination Remedy – ill-health reassessment of cases for Remediable Service Statement – factsheet for members: [Bulletin 78](#)
- Age Discrimination Remedy, Remediable Service Statement (RSS) – video on the FPS member website explaining the purpose of the RSS: [Bulletin 78](#)
- Home Office letter, 6 February 2024, to Chief Fire Officers and Finance Directors regarding funding position for 2024/2025 refers to additional one-off grant that will be shared between FRAs to help with increased administration costs due to Sargeant and Matthews remedies: [Bulletin 78](#)
- GAD email contact for queries relating to Age Discrimination Remedy calculator: [Bulletin 78](#)

## Age discrimination and transitional protections remedy (continued)

- NPCC joint coffee afternoon/pensions chat session with police and fire stakeholders, 29 February 2024. Tax treatment of pension arrears and additional lump sums paid due to Remedy. Slides on “FPS coffee mornings” section of FPS Regulations and Guidance website: [Bulletin 78](#)
- FPS Coffee morning presentation 8 February 2024 – Automatic Compensation: [Bulletin 78](#)
- Coffee morning presentation 20 February 2024 – Public Service Pensions Remedy – Single Point of Contact (SPOC) – HMRC presentation: [Bulletin 78](#)
- Age Discrimination Remedy – Version 1.8 of GAD tax and contributions calculator published on 4 March 2024 with updated guidance: [Bulletin 79](#)
- Age Discrimination Remedy – GAD standalone Interest Calculator available on GAD website domain. Password available on member-restricted “Age Discrimination Remedy – useful information” section of FPS Regulations and Guidance website: [Bulletin 79](#)
- Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) roll out, update to timetable and member communications (ill-health pensioners and beneficiaries): [Bulletin 79](#)
- Age Discrimination Remedy – contribution adjustment member factsheet added to FPS member website: [Bulletin 79](#)
- Age Discrimination Remedy – Beneficiary Remediable Service Statements (RSS). Administration guidance document and letter statement added to “Age Discrimination Remedy – Remediable Service Statements” section of FPS Regulations and Guidance website. Also beneficiaries factsheet on FPS member website: [Bulletin 79](#)
- Age Discrimination Remedy – updated guidance on data sharing: [Bulletin 79](#), and [Bulletin 82](#)
- Access to Age Discrimination Remedy technical query log. Also GAD email contact details for queries relating to McCloud Tax Interest calculator: [Bulletin 79](#), and [Bulletin 80](#)
- Age Discrimination Remedy – new IC-RSS templates published on the “Age Discrimination Remedy – Remediable Service Statements” section of the member area of the FPS Regulations and Guidance website. Templates should have wording added if FRA gives member a choice regarding payment of interest: [Bulletin 80](#)
- Age Discrimination Remedy – updated Member FAQs published on FPS member website: [Bulletin 80](#)
- Letter from SAB Chair to HM Treasury regarding tax treatment in the case of immediate choice members: [Bulletin 80](#)
- Annual Managed Expenditure (AME) pensions top up grant – uplifts re Matthews and Sergeant; Home Office emails 7 May 2024 and 13 May 2024 to FRAs, giving details of uplifts: [Bulletin 81](#)
- Age Discrimination compensation guidance for Scheme Managers (on FPS Regulations and Guidance website) and for members (on FPS member website): [Bulletin 81](#), and [Bulletin 82](#)
- Age Discrimination compensation – Home Office email to FRAs confirming publication of their compensation funding guidance: [Bulletin 81](#), and [Bulletin 82](#)
- Age Discrimination Remedy – Statutory Deadlines factsheet for Scheme Managers (in “Retrospective Remedy” section of FPS Regulations and Guidance website): [Bulletin 81](#), [Bulletin 83](#), [Bulletin 84](#), and [Bulletin 89](#)

## Age discrimination and transitional protections remedy (continued)

- Age Discrimination Remedy – Annual Benefit Statement Remediable Service Statement (ABS-RSS) documents have been finalised and published in restricted member area of the FPS Regulations and Guidance website: [Bulletin 81](#)
- Age Discrimination Remedy – Contingent Decision Guidance for Scheme Managers has been updated (for correction) and published on the “Retrospective Remedy” section of the FPS Regulations and Guidance website. Member documents have also been updated and published on the “Age Discrimination Remedy – Contingent Decision” section of the FPS member website: [Bulletin 81](#)
- Age Discrimination Remedy – HMRC member tax calculator “temporarily offline”. Guidance for members on the interim process for making submission to HMRC: [Bulletin 81](#)
- Age Discrimination Remedy – NS&I rate update which will affect all Sargeant remedy interest calculations linked to this rate: [Bulletin 82](#)
- Age Discrimination Remedy data sharing – problems arising from delays in provision of data, and reminder to keep contact details up to date (see also Bulletins [77](#) and [79](#)): [Bulletin 82](#), and [Bulletin 94](#)
- Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC RSS) rollout update, “traffic light” table, template letters and updated member FAQs: [Bulletin 82](#)
- Age Discrimination Remedy – Annual Benefit Statement RSS (ABS RSS) for deferred members, and Contingent Decision Remediable Service Statement (CD RSS) have been published in the “Age Discrimination – Remediable Service Statement” section of the member area of the FPS Regulations and Guidance website: [Bulletin 82](#)
- Age Discrimination Remedy – Annual Benefit Statement RSS should be provided to all eligible deferred members. (Information about other ABS RSS documents is available.): [Bulletin 82](#)
- Age Discrimination Remedy – Contingent Decision Remediable Service Statement (CD RSS) must be provided within agreed deadline, accompanied by the CD RSS election form: [Bulletin 82](#)
- Age Discrimination Remedy – Divorce factsheet on FPS member website: [Bulletin 82](#)
- Age Discrimination Remedy – Compensation. LGA request for feedback regarding setting up a peer support working group for compensation claims: [Bulletin 82](#)
- New page “Age Discrimination Remedy regulations” added to the FPS Regulations and Guidance website: [Bulletin 82](#)
- Public Service Pensions Remedy Newsletter, June 2024 – the “Calculate your public service pension adjustment” service, an interim process for members while this service unavailable, and how to help HMRC make improvements to service: [Bulletin 82](#)
- Coffee morning presentation, 11 June 2024, on PSPJOA 2022 Compensation Mechanism – LGA slides and Home Office slides: [Bulletin 82](#)
- Informal Sargeant drop-in session hosted by Heywood for their customers on the third Thursday of every month: [Bulletin 82](#)
- Annual Benefit Statement Remediable Service Statement (ABS-RSS) – member communications and expectations: [Bulletin 83](#)
- For circumstances where Annual Benefit Statement deadlines cannot be met, the Scheme Advisory Board have published a breach assessment template to assist in assessment of whether a breach is materially significant or not and should be reported to the Pensions Regulator – see resources section of FPS Board website: [Bulletin 83](#), and [Bulletin 84](#).

## Age discrimination and transitional protections remedy (continued)

- Contingent Decision guidance for scheme managers and members updated following legal advice. Contact LGA for support if cases have been processed using previous guidance: [Bulletin 83](#)
- Immediate Choice Remediable Service Statements – updates made to conditional text documents and template ill-health letters: [Bulletin 83](#)
- Updates made to member documents – FAQs (to include additional section on contribution adjustments), and Contributions Adjustment Factsheet: [Bulletin 83](#)
- Age Discrimination Remedy: new Unauthorised Payments Factsheet, and new (additional) Annual Allowance Factsheet. Available in the “HMRC Member Tax Adjustment Calculator” section of the FPS member website: [Bulletin 83](#)
- SAB wrote to the Fire Minister, 18 July 2024, setting out concerns over additional legislation required to allow offsetting for immediate choice members who elected for a lump sum over the HMRC maximum and were required to pay an unauthorised payment: [Bulletin 83](#)
- Coffee morning presentation 9 July 2024 – Statutory Deadlines, Sargeant and Matthews Remedy: [Bulletin 83](#)
- Coffee morning presentation 23 July 2024 – Contingent Decision update: [Bulletin 83](#)
- Age Discrimination Remedy: IC-RSS. HMRC have provided information to be shared with affected members in respect of tax on interest for remedy cases: [Bulletin 84](#)
- Age Discrimination Remedy – Treasury Directions (tax relief on contributions for active members) to be amended. HMT have confirmed that scheme managers may implement amended Directions in advance of them being laid: [Bulletin 84](#)
- “Age Discrimination Remedy Contributions adjustment” member factsheet updated to reflect proposed amendment to Treasury Directions (tax relief on contributions for active members): [Bulletin 84](#), and [Bulletin 92](#)
- Age Discrimination Remedy – further guidance in factsheet “Contributions adjustment process for FRAs”: [Bulletin 84](#)
- Age Discrimination Remedy – ABS-RSS statutory deadlines: failure to comply with providing a rolled back ABS by 31 August 2024. TPR have confirmed they expect all breaches to be reported regardless of whether breach has been deemed material or not: [Bulletin 84](#)
- McCloud compensation arrangement claims for Q2 FY24/25 – Home Office email to FRA finance contacts re claims for legitimate expenditure. Deadline 31 October 2024: [Bulletin 85](#)
- Immediate Choice – Protected members. Powers do not exist under PSPJOA 2022 for member to revisit commutation decision if no retrospective change to benefits: [Bulletin 85](#)
- Immediate Choice Remediable Service Statement Rollout. HMRC offsetting guidance contained in their Public Service Pensions Newsletter published on 19 September 2024 and discussed at meeting on 3 October 2024: [Bulletin 85](#), [Bulletin 86](#), [Bulletin 87](#)
- Errors in Teachers’ Pensions Transfer Quotations for members protected by the McCloud (Sargeant) remedy: [Bulletin 85](#)
- HMRC have published their Public Service Pensions Remedy newsletter for September 2024 covering – Update on HMRC Member Tax Adjustment Calculator, Reporting interest on savings income, Reclaiming unauthorised payments charges (including offsetting) under the mandating procedure: [Bulletin 85](#)

## Age discrimination and transitional protections remedy (continued)

- Coffee morning presentation 11 September 2024 – Contributions Adjustments: [Bulletin 85](#)
- Age Discrimination Remedy – Tax treatment for top up death benefits: [Bulletin 86](#)
- Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) rollout (see also [Bulletin 85](#)): [Bulletin 85](#)
- NPCC slides from joint roundtable discussion with scheme managers and administrators “Immediate choice calculations. Unauthorised payments offsetting process”: [Bulletin 86](#)
- Age Discrimination Remedy – Immediate Choice Protected members – reminder of legal requirement for sending Remediable Service Statement: [Bulletin 86](#)
- Age Discrimination Remedy – FPS 1992 contributions and the HMRC Digital Service: [Bulletin 86](#)
- Age Discrimination Remedy – Interest payments: [Bulletin 86](#)
- Age Discrimination Remedy – two new supporting documents: “Age discrimination remedy – Scheme manager guidance. Interest process – FPS1992”, and “Age discrimination remedy – member factsheet. Remediable Pension Saving Statements (R-PSS)”: [Bulletin 86](#)
- Age Discrimination Remedy – update of Member FAQs to confirm tax position on “top up” death benefits: [Bulletin 86](#)
- The Scheme Advisory Board is requesting monthly information from FRA scheme managers on the number of Remediable Service Statements issued to members: [Bulletin 86](#), [Bulletin 87](#), and [Bulletin 89](#)
- Age Discrimination Remedy – Public Service Pensions Remedy (PSPR) Scheme Pays Election – HMRC message and relevant documents emailed by Bluelight Pensions Team, 1 October 2024, to scheme managers and administrators. Single Point of Contact (SPoC) for each FRA should be aware of new process: [Bulletin 86](#)
- Coffee morning presentation 3 October 2024 – Unauthorised payments process for offsetting: [Bulletin 85](#)
- Age Discrimination Remedy – new version of GAD tax and contributions calculator: [Bulletin 87](#)
- Reduction in NS&I Direct Saver interest rates will affect calculations where these rates are used – adjustment will need to be made to relevant calculator: [Bulletin 87](#)
- Immediate Detriment – Memorandum of Understanding and Framework for managing cases (see Bulletin 50). Bluelight Pension Team reviewing position and guidance and recommend that no action yet be taken but request that they be informed of any approaches by members in the meantime: [Bulletin 87](#)
- Age Discrimination Remedy – Update on offsetting guidance re unauthorised payment charge for immediate choice members (see also Bulletins 85 and 86): [Bulletin 87](#)
- Age Discrimination Remedy – Scheme Manager guidance on remediable powers to reduce or waive liabilities arising from remedy: [Bulletin 87](#)
- Age Discrimination Remedy – interest on Part 4 tax loss (Annual Allowance and Lifetime Allowance). GAD have updated calculator for compensation: [Bulletin 87](#)
- Age Discrimination Remedy – marginal rate changes for previously paid annual allowance for tax charges. Bluelight Pensions Team working with HMT and GAD to determine format of any compensation: [Bulletin 87](#)

## Age discrimination and transitional protections remedy (continued)

- Age Discrimination Remedy – Cabinet Office have view that complying with 2015 remedy can be considered “exceptional circumstances” for extending 12 month time limit for club transfers. HMT looking to gather information from all schemes about their position with club transfers : [Bulletin 87](#)
- Age Discrimination Remedy – GAD drafting guidance notes for Police Pension Scheme on how CETVs (non-club transfer, divorce, pension sharing), which have not been possible due to missing technical information, should be dealt with under remedy: [Bulletin 87](#)
- Providing information to members to use the HMRC digital service: [Bulletin 87](#)
- Guidance for applying McCloud remedy to non-club transfers and cross-border transfers published in “CETV” pages of FPS Regulations and Guidance website: [Bulletin 88](#)
- Age discrimination remedy; change to NS&I Direct Savers rate (3.75% to 3.50%), 20 December 2024, which will affect calculations where NS&I rate used: [Bulletin 88](#)
- Annual Benefit Statement - Remediable Service Statement (ABS-RSS) – readiness questions for Scheme managers and administrators to address: [Bulletin 88](#)
- Age discrimination remedy – Annual Benefit Statement - Remediable Service Statement (ABS-RSS) – a set of FAQs has been added to the FPS member website: [Bulletin 88](#)
- Website document index of Age discrimination remedy pages of FPS Regulations and Guidance website to be published early January 2025: [Bulletin 88](#)
- On 14 November 2024, HMRC updated their “Calculate your Public Service Adjustment” page to include a video to help explain to members how to use their digital service. Link on FPS members website: [Bulletin 88](#)
- Age Discrimination Remedy and divorce – Government Actuary’s Department guidance update: [Bulletin 89](#)
- Age Discrimination Remedy and Pensions Saving Statements – emails from Bluelight Pensions Team regarding concerns over self-assessment in respect of pensions tax payable by 31 January 2025, and response from HMRC: [Bulletin 89](#)
- Age Discrimination Remedy and Contingent Decisions. Home Office update relating to opt outs. Claim deadlines: [Bulletin 89](#)
- Age Discrimination Remedy – Remediable Service Statements statutory deadlines: [Bulletin 89](#)
- Age Discrimination Remedy – Contribution Adjustments. Recommendation that FRA gives those affected advance information about payment of contribution adjustment ahead of sending out Remediable Service Statements: [Bulletin 89](#)
- Age Discrimination Remedy – Remediable Service Statements Data request. Scheme Advisory Board would like to receive completed RSS Spreadsheet by 9<sup>th</sup> of every month (see also [Bulletin 86](#)): [Bulletin 89](#)
- Secure Data Exchange Service (SDES) error codes published on Age Discrimination Remedy, HMRC Member Tax Calculator section of FPS Regulations and Guidance website: [Bulletin 89](#)
- Consideration that advice/support to use HMRC digital service is covered by compensation paid under PSPJOA 2022 and therefore not taxable as a Benefit in Kind: [Bulletin 90](#)
- Discussions with HMRC regarding issues arising where members using the HMRC digital service have transferred between FRAs; guidance to follow: [Bulletin 90](#)

## Age discrimination and transitional protections remedy (continued)

- Annual Benefit Statement – Remediable Service Statement (ABS-RSS); updated/revised templates have been shared with software suppliers and are available on the “ABS-RSS” section of the FPS Regulations and Guidance website: [Bulletin 90](#)
- Remediable Service Statements readiness. What is reasonable? Section 29(10)b of PSPJOA 2022. What is likely to be a breach? Good communication with members. Internal Dispute Resolution Procedure: [Bulletin 90](#), and [Bulletin 91](#)
- Coffee morning presentation, 18 February 2025 – Remedy (Sargeant and Matthews) deadline and challenges: [Bulletin 90](#)
- Issue of Remediable Service Statements (RSS) – clarification of actions to be taken by administrators and Scheme Managers in the event of a breach if statutory deadline not met: [Bulletin 91](#)
- Joint LGA and NPCC “Breaches” coffee morning to be held on 10 April 2025: [Bulletin 91](#)
- Importance of good communication with members regarding Remediable Service Statements (see also [Bulletin 90](#)): [Bulletin 91](#)
- Guidance for applying the age discrimination remedy to non-club transfers and cross-border transfers-in, has been published on the “Transfers in” GAD guidance section of FPS Regulations and Guidance website: [Bulletin 91](#)
- Guidance for prospective divorce cases has been published on the “Divorce (Pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 91](#)
- GAD have issued first draft version of retrospective divorce guidance. Until consultation process completed, administrators should follow the process set out in Bulletin 89: [Bulletin 91](#)
- Changes in NS&I Direct Saver interest rates; calculators where used should be updated. (Historical rates shown on NS&I webpage under “Direct Saver” tab): [Bulletin 91](#)
- HMRC Digital Service – Secure Data Exchange Service (SDES) Files: guidance for SDES files that Scheme Managers may receive after a member has used the HMRC Digital Service to calculate annual allowance adjustment, has been published in the “Age Discrimination Remedy – HMRC member tax calculator” section of the member area of the FPS Regulations and Guidance website under “Public Service Pensions Remedy (PSPR) Scheme Pays Election” tab: [Bulletin 91](#)
- Coffee morning presentation, 18 March 2025 – Police and Fire UPC Offsetting guidance webinar: [Bulletin 91](#)
- Joint LGA and NPCC “Breaches” coffee morning to be held on 10 April 2025: Bulletin 91
- SAB meeting 19 March 2025 covered Sargeant: [Bulletin 91](#)
- Contingent decisions – opted out service reinstatement pause. Home Office conducting review of legislation to determine what groups of members can reinstate opted out service to FPS 1992: [Bulletin 92](#)
- Draft GAD guidance on retrospective divorce cases issued to administrators and software suppliers in March and April 2025. Administrators invited to joint Police/Fire Q&A session with GAD on 21 May 2025: [Bulletin 92](#)
- Final version of GAD guidance on prospective divorce cases issued to administrators and software suppliers on 24 March 2025 and published in “Divorce (pension debits and credits)” section of FPS Regulations and Guidance website: [Bulletin 92](#)

## Age discrimination and transitional protections remedy (continued)

- The Public Service Pensions (Exercise of Powers, Compensation and Information) (Amendment) Directions 2025 came into force from 30 April 2025 (tax relief on pension contributions paid under pension remedy - see also Bulletin 84): [Bulletin 92](#)
- Age Discrimination Remedy – “unauthorised” top-up payments of lump sum. HMRC have amended regulations and provided guidance. Also, GAD have provided methodologies for administrators – see “Age Discrimination Remedy – Useful Information” section of FPS Regulations and Guidance website: [Bulletin 92](#)
- Example calculations to accompany GAD’s Sargeant/McCloud Prospective Divorce Guidance Note (March 2025) added to “Divorce (pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 93](#), and [Bulletin 101](#)
- Unauthorised Payment Charge (UPC) for lump sum calculations – updates to GAD guidance and calculations spreadsheet to reflect HMRC comments re treatment of netting-off provision in cases of overpaid lump sum being repaid, have been added to “Age Discrimination Remedy – Useful Information” section of the FPS Regulations and Guidance website: [Bulletin 93](#)
- Reminder and guidance re Interest Process: [Bulletin 93](#)
- Immediate Choice Remediable Service Statements (IC-RSS), election periods and Remediable Pension Saving Statements (R-PSS) – processes and need for accurate record keeping: [Bulletin 93](#)
- Age Discrimination - Remediable Service Statements (RSS) data request: [Bulletin 93](#)
- HMRC offsetting guidance (The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2025): Appendix A of HMRC’s June 2025 newsletter sets out process to report the recovery for the unauthorised payments charge. Spreadsheets published in “Age Discrimination Remedy – useful information” section of the FPS Regulations and Guidance website: [Bulletin 94](#)
- When HMRC reference “scheme administrator” as defined by s270 of the Finance Act 2004, this is the equivalent of what is defined under regulation 4 of the Firefighters’ Pension Scheme Regulations 2014 as the “scheme manager”: [Bulletin 94](#)
- Age Discrimination Remedy: Annual Benefit Statement Remediable Service Statement (ABS-RSS) 2024 and 2025 production – Scheme Managers should discuss with their administrators the cut-off point to produce the 2024 statements in order to facilitate the production of the 2025 statements: [Bulletin 94](#)
- Age Discrimination Remedy: Cross Borders Transfers – clarification of point 6.8 of the non-club transfers and cross border transfers in GAD guidance: [Bulletin 94](#)
- Age Discrimination Remedy and Data Sharing – HM Treasury interpretation that member’s consent is not required for data sharing between public service pension schemes: [Bulletin 94](#)
- HMRC Remedy Newsletter, June 2025, covers the process to follow if issuing a revised pension savings statement because remedy has changed annual allowance position, and the process to follow if issuing new or revised BCE statement to member who relied on LTA protection and crystallised amounts change because of remedy. It also covers The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2025: [Bulletin 94](#)
- GAD and HMRC offsetting guidance - walkthrough video of GAD example 1 and HMRC’s example 2 published on “Age Discrimination Remedy - Useful Information” section of FPS Regulations and Guidance website: [Bulletin 95](#)

## Age discrimination and transitional protections remedy (continued)

- Contingent decisions for opted-out members – further update from MHCLG which also asks for volunteers for a working group led by MHCLG: [Bulletin 95](#)
- Contingent decisions for opted-out members – GAD would like to know how many are affected by this issue and so Bluelight Pensions Team request FRAs to let them know, by 15 August 2025, how many CD claims they have received: [Bulletin 95](#)
- Age Discrimination Remedy – the full suite of retrospective divorce guidance can be found in the “Divorce (pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 95](#), and [Bulletin 103](#)
- Matthews and Age discrimination remedy interactions. For firefighters eligible for the Matthews remedy, FRAs should implement Matthews remedy before McCloud remedy: [Bulletin 95](#)
- Deadline for active and deferred members to make a mandatory scheme pays election in relation to the remedy has been extended from 6 July 2025 to 6 July 2027: [Bulletin 95](#)
- New version of McCloud tax and contributions calculator published in “Age Discrimination Remedy – GAD Tax and Contribution Calculator” section of FPS Regulations and Guidance website: [Bulletin 96](#)
- New website index of resources available on FPS Regulations and Guidance website which support Scheme Managers in their role in implementing age discrimination remedy: [Bulletin 96](#)
- HMRC Pension Schemes Newsletter 172. Public Service Pension Remedy – mandatory scheme pays deadline for affected members extended to 6 July 2027 for tax years 2019-20 to 2022-23: [Bulletin 96](#)
- Contingent decisions for opted-out members – updated Scheme Manager guidance has been added to the Retrospective Remedy section of the FPS Regulations and Guidance website: [Bulletin 97](#)
- Coffee morning presentation, 8 September 2025 – Contingent Decisions-Optant out: [Bulletin 97](#)
- McCloud Compensation Claim period Q2 25/26 opened 1 October 2025. Deadline for submissions 31 October 2025: [Bulletin 98](#)
- Offsetting of Unauthorised Payments - HMRC have updated Reporting Template and Guidance: [Bulletin 98](#)
- HMRC has published guidance on unauthorised payments offsetting: [Bulletin 99](#)
- 2025/2026 AME funding to support implementation of McCloud and Matthews remedies: [Bulletin 99](#)
- Sargeant Remedy. What’s ahead for the Firefighters’ Pension Scheme in 2026?: [Bulletin 100](#)
- HMRC Pension Schemes Newsletter 176. Public service pensions remedy – offsetting unauthorised payments: [Bulletin 100](#)
- HMRC Offsetting of Unauthorised Reporting Template has been updated (protected fields have been removed) and published on “Age Discrimination Remedy – Useful Information” section of FPS Regulations and Guidance website: [Bulletin 101](#)
- Deemed elections – action that may be required from Scheme Managers where a member does not respond to their Immediate Choice Remediable Service Statement (ICRSS) within the statutory timeframe: [Bulletin 101](#)
- Bluelight Team to request information from FRAs via short Microsoft Form, regarding whether Immediate Detriment (Age Discrimination) was applied and on what terms: [Bulletin 101](#)

## Age discrimination and transitional protections remedy (continued)

- GAD published, 30 January 2026, a second set of prospective divorce examples (Age Discrimination). Available on “Divorce (pension debits and credits)” section of FPS Regulations and Guidance website: [Bulletin 101](#)
- AME Forecasting/Funding – Future Arrangements: MHCLG email and attachment “AME Forecasting Policy Paper”: [Bulletin 101](#)
- Coffee morning presentation, 9 February 2026 – Sargeant; Remediable Power to Reduce or Waive Liabilities: [Bulletin 102](#)
- Written Ministerial Statement (WMS), 26 March 2026, confirms intent to bring forward legislation to correct issue with current wording of the Public Service Pensions and Judicial Offices Act 2022 which prevents some FPS 1992 optants-out from being reinstated through the Contingent Decision Process: [Bulletin 103](#)
- Age Discrimination Remedy: Unauthorised Payment Charge (UPC) for lump sum calculations – offsetting guidance. GAD has published slides providing examples complementing their earlier methodology note: [Bulletin 103](#)
- GAD v3.00 Sargeant/McCloud tax and contribution calculator – problem which will produce incorrect result for certain firefighters. GAD to issue revised version. Scheme Managers should identify affected cases and pause use of current version: [Bulletin 103](#)
- GAD have released an updated version of the user guide for the Sargeant/McCloud Remedy contribution adjustment calculator. It can be found in the “Age Discrimination Remedy – GAD Tax and Contribution Calculator” section of FPS Regulations and Guidance website: [Bulletin 103](#)
- Examples for taper members have been issued by GAD to complement retrospective divorce guidance released in July 2025. They can be found in the “Divorce (pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 103](#)

## Annual Benefit Statements (ABS)

- Plain English edited Annual Benefit Statement: [Bulletin 9](#), [Bulletin 9 Appendix 1](#), and [Bulletin 9 Appendix 2](#)
- Crystal Mark 22141 and conditions of use: [Bulletin 9](#), [Bulletin 9 Appendix 3](#), [Bulletin 9 Appendix 4](#), and [Bulletin 21](#)
- Survey of 2018 ABS process developed in collaboration with Local Pension Board Effectiveness Committee: [Bulletin 11](#)
- Launch of 2018 survey, request for responses by 31 October 2018: [Bulletin 12](#)
- 2018 ABS survey deadline extended to 14 November 2018: [Bulletin 13](#)
- Updated ABS guidance on new TPR website: [Bulletin 14](#)
- Results of 2018 ABS survey: [Bulletin 19](#)
- ABS and explanatory notes template for 2019: [Bulletin 21](#), and [Bulletin 21 Appendix 1](#), and [Bulletin 21 Appendix 2](#)
- Failure to issue APBs. All breaches of law must be recorded and any breach considered material should be reported to TPR. (Link to new [Breach Assessment Template](#)): [Bulletin 23](#)
- Launch of 2019 ABS survey; request for responses by 10 January 2020: [Bulletin 26](#)
- ABS 2019 survey – reminder of action required: [Bulletin 27](#)
- TPR to take pragmatic view about schemes that do not meet ABS 31 August 2020 deadline because of COVID-19: [Bulletin 32](#)
- ABS 2020 and effect of McCloud/Sargeant ruling – HO/HMT agreed caveat for inclusion in template statement: [Bulletin 32](#)
- ABS 2019 survey – final research report: [Bulletin 32](#)
- ABS 2020: Suggested wording about effect of McCloud/Sargeant ruling for issue to members in advance of ABS deadline: [Bulletin 34](#)
- ABS 2021: Information to be included – current values, projections, statements for protected members, suggested explanatory wording for recipients: [Bulletin 44](#)
- ABS 2021: Updated ABS template and notes: [Bulletin 45](#)
- ABS 2022: Updated ABS template and notes: [Bulletin 57](#)
- Coffee morning presentation 31 May 2022 – Annual Benefit Statements and Remedial Service Statements: [Bulletin 57](#)
- ABS 2022: Age discrimination remedy information factsheet for distribution with Annual Benefit Statements: [Bulletin 58](#)
- The Pensions Regulator has issued guidance on publishing Annual Benefit Statements during 2023 to 2025: [Bulletin 73](#)
- Age Discrimination Remedy – Annual Benefit Statement Remediable Service Statement (ABS-RSS) documents have been finalised and published in restricted member area of the FPS Regulations and Guidance website: [Bulletin 81](#)
- Age Discrimination Remedy – Annual Benefit Statement RSS (ABS RSS) for deferred members, has been published in the “Age Discrimination – Remediable Service Statement” section of the member area of the FPS Regulations and Guidance website: [Bulletin 82](#)
- Age Discrimination Remedy – Annual Benefit Statement RSS should be provided to all deferred members who are eligible. (Information about other ABS RSS documents available): [Bulletin 82](#)
- ABS template statements and supporting documents on FPS Regulations and Guidance website, including template delay letter if deadlines cannot be met: [Bulletin 83](#)

## Annual Benefit Statements (ABS) (continued)

- For circumstances where Annual Benefit Statement deadlines cannot be met, the Scheme Advisory Board have published a breach assessment template to assist in assessment of whether a breach is materially significant or not and should be reported to the Pensions Regulator – see resources section of FPS Board website: [Bulletin 83](#)
- Annual Benefit Statement Remediable Service Statement (ABS-RSS) member communications and expectations: [Bulletin 83](#)
- Annual Benefit Statement Remediable Service Statement (ABS-RSS) – Treasury Directions (tax relief on contributions for active members) to be amended. HMT have confirmed that scheme managers may implement amended Directions in advance of them being laid: [Bulletin 84](#)
- Age Discrimination Remedy – ABS-RSS statutory deadlines: failure to comply with providing a rolled back ABS by 31 August 2024. TPR have confirmed they expect all breaches to be reported regardless of whether breach has been deemed material or not: [Bulletin 84](#)
- Annual Benefit Statement - Remediable Service Statement (ABS-RSS) – readiness questions for Scheme managers and administrators to address: [Bulletin 88](#)
- Age discrimination remedy – Annual Benefit Statement - Remediable Service Statement (ABS-RSS) – a set of FAQs has been added to the FPS member website: [Bulletin 88](#)
- Age Discrimination Remedy – Remediable Service Statements statutory deadlines: [Bulletin 89](#)
- Age Discrimination Remedy – Remediable Service Statements Data request. Scheme Advisory Board would like to receive completed RSS Spreadsheet by 9<sup>th</sup> of every month (see also [Bulletin 86](#)): [Bulletin 89](#)
- Annual Benefit Statement – Remediable Service Statement (ABS-RSS); updated/revised templates have been shared with software suppliers and are available on the “ABS-RSS” section of the FPS Regulations and Guidance website: [Bulletin 90](#)
- Remediable Service Statements readiness. What is reasonable? Section 29(10)b of PSPJOA 2022. What is likely to be a breach? Good communication with members. Internal Dispute Resolution Procedure: [Bulletin 90](#), and [Bulletin 91](#)
- Remediable Service Statements readiness. Factsheet which explains why a RSS may be delayed has been published on the “What is remedy?” section of the FPS Member website: [Bulletin 90](#)
- Issue of Remediable Service Statements (RSS) – clarification of actions to be taken by administrators and Scheme Managers in the event of a breach if statutory deadline not met: [Bulletin 91](#)
- Joint LGA and NPCC “Breaches” coffee morning to be held on 10 April 2025: [Bulletin 91](#)
- Reminder and guidance re Age Discrimination Interest Process: [Bulletin 93](#)
- Age Discrimination Remedy: Annual Benefit Statement Remediable Service Statement (ABS-RSS) 2024 and 2025 production – Scheme Managers should discuss with their administrators the cut-off point to produce the 2024 statements in order to facilitate the production of the 2025 statements: [Bulletin 94](#)

## Annual Update

- Annual Update 2018 – relevant thresholds and rate changes for 2018/2019: [Bulletin 6](#), and [Bulletin 6 Appendix 2](#)
- Annual Update 2019 – relevant thresholds and rate changes for 2019/2020: [Bulletin 18](#), and [Bulletin 18 Appendix 3](#)
- Annual Update 2020 – relevant thresholds and rate changes for 2020/2021: [Bulletin 30](#)
- Annual Update 2020 – The Automatic Enrolment (Earnings Trigger and Qualifying Earnings Band) Order 2020 [SI 2020/372]: [Bulletin 31](#)
- Annual Update 2021 – relevant thresholds and rate changes for 2021/2022: [Bulletin 43](#)
- Annual Update 2022 – relevant thresholds and rate changes for 2022/2023: [Bulletin 55](#)
- Annual Update 2023 – relevant thresholds and rate changes for 2023/2024: [Bulletin 67](#), and [Bulletin 70](#)
- Annual Update 2024 – FPS contribution rates and bandings remain unchanged for 2024-25: [Bulletin 79](#)
- Annual Update 2025 – FPS contribution rates and bandings remain unchanged for 2025-2026: [Bulletin 91](#)
- Annual Update 2026 – FPS contribution rates and bandings will change from 1 April 2026. Introduced by The Firefighters' Pension Scheme (England) (Amendment) Regulations 2026 [SI 2026/277] and available in the FPS Annual Update 2026 guidance document: [Bulletin 103](#)

## Auto-Enrolment

- Transitional delay: [Bulletin 2](#)
- The Employers' Duties (Miscellaneous Amendments) Regulations 2017 [SI 2017/868]: [Bulletin 2](#)
- Transitional delay: [Bulletin 3](#)
- Auto Enrolment thresholds 2020/21: [Bulletin 29](#)
- Annual Update 2020 – The Automatic Enrolment (Earnings Trigger and Qualifying Earnings Band) Order 2020 [SI 2020/372]: [Bulletin 31](#)
- DWP annual review of Auto Enrolment earnings trigger – proposal that should remain unchanged for 2021/22: [Bulletin 41](#)
- Government still committed to implementing (in mid-2020s) recommendations from the 2017 Automatic Enrolment review: [Bulletin 49](#)
- Blog published 26 August 2021, by Director of Automatic Enrolment at the Pensions Regulator, reminds employers not to neglect duties despite pandemic: [Bulletin 49](#)
- DWP annual review of Auto Enrolment earnings trigger – will remain unchanged at £10,000 for 2022/23: [Bulletin 54](#)
- The Pensions Regulator warns employers to ensure that they are complying with their automatic enrolment duties: [Bulletin 61](#)
- In November 2022, the Pensions Regulator published a blog on Automatic Enrolment: [Bulletin 63](#)
- DWP annual review of Auto Enrolment earnings trigger – it will remain unchanged at £10,000 for 2023/24: [Bulletin 65](#)
- DWP confirmed, 3 March 2023, that it supports the expansion of Auto Enrolment (i.e abolition of Lower Earnings Limit and reduction in age of enrolment): [Bulletin 67](#)
- DWP call for evidence, 15 May 2023 to 19 June 2023, on the alternative quality requirement used by defined benefit schemes for Automatic Enrolment: [Bulletin 69](#)
- Private Members Bill to introduce powers to remove lower earnings limit and reduce age for Auto Enrolment granted Royal Assent: DWP will launch consultation in due course: [Bulletin 74](#)
- TPR Newsletter, September 2024, includes information on automatic enrolment duties for seasonal or temporary staff: [Bulletin 85](#)
- Automatic enrolment earnings bands 2025/26: [Bulletin 89](#)

## Commutation

- Commutation factors – modified members: [Bulletin 4](#)
- New commutation factors: [Bulletin 13](#)
- Factsheet: “Uplift of Commutation”: [Bulletin 19](#)
- Rule B7 of FPS 1992 (Scotland) amended with effect from 1 April 2022 to remove commutation restriction; Rule B7(5) of FPS 1992 (England) unchanged: [Bulletin 55](#)
- Department for Levelling Up Housing and Communities (DLUHC) – statutory guidance on special severance payments; Home Office confirms that FPS fitness assurances and commutation uplift would not fall within scope of these payments: [Bulletin 57](#)
- SAB (England) monitoring impact of amendment of commutation provisions, 1 April 2022, for FPS 1992 Scotland (see [Bulletin 55](#)): [Bulletin 59](#)
- On 3 April 2023, following announcement of revised SCAPE rate, GAD published revised FPS 1992 commutation factors and guidance: [Bulletin 68](#)
- Updated factors for trivial commutation: [Bulletin 71](#)
- GAD’s commutation guidance dated 3 April 2023 – care should be taken when considering the level of lump sum above which charges may be due for a member. GAD will clarify in their guidance note review: [Bulletin 83](#)
- Immediate Choice – Protected members. Powers do not exist under PSPJOA 2022 for member to revisit commutation decision if no retrospective change to benefits: [Bulletin 85](#)

## Compensation Scheme

- LGA quick guide to ill-health and injury benefits: [Bulletin 4](#), and [Bulletin 4 Appendix 1](#)
- New style ESA (contribution based) – deduction from injury pensions – advice from DWP: [Bulletin 7](#)
- Qualifying injury – COVID-19: [Bulletin 39](#)
- Various points which may assist the determination process: [Bulletin 41](#)
- IQMP central list now held on ill-health and injury page on protected area of FPS Regulations and Guidance website: [Bulletin 64](#)
- “Secondary contracts – injury and death benefits” factsheet (April 2023): [Bulletin 68](#)
- “Informal ill-health guidance for FRAs” added to the Restricted Member Area of the FPS Regulations and Guidance website: [Bulletin 68](#)
- “A guide to the Firefighters’ Compensation Scheme 2006 – for retained firefighters appointed after 5 April 2006” removed from website because it does not reflect retrospective amendments made to Scheme in January 2007. (Administrators should review any cases which may need recalculation.): [Bulletin 77](#)
- The Pensions Ombudsman (TPO) has written, 12 June 2025, to Chair of Work and Pensions Committee regarding concerns of interpretation of “Occupational pension scheme” as made by Court of Appeal in recent Employment Tribunal Case and which could put many public sector injury benefit/compensation schemes (including Firefighters’ Compensation Scheme) outside of the TPO’s jurisdiction: [Bulletin 94](#)
- Injury pensions – clarification of pay which should be used in calculation of injury gratuities and injury pensions: [Bulletin 95](#)

## Consultations and requests for input

- The Pensions Regulator survey – Autumn 2016 – on public service pension scheme governance and administration; result published May 2017: [Bulletin 1](#), [Bulletin 1 Appendix 3](#), and [Bulletin 1 Appendix 4](#)
- Pension scams consultation – late 2016 to early 2017 – Government response: [Bulletin 2](#)
- Local Pension Boards survey to test their effectiveness and operational efficiency – 28 November 2017 to 26 January 2018; SAB request that relevant stakeholders complete survey: [Bulletin 3](#)
- Re-engagement of Senior Fire Officers post-retirement – Government response on 27 December 2017, to consultation that took place 21 February 2017 to 4 April 2017: [Bulletin 4](#)
- Indexation of GMP in public service pension schemes – Government response on January 2018, to consultation that took place 28 November 2016 to 20 February 2017: [Bulletin 5](#), and [Bulletin 5 Appendix 4](#)
- Local Pension Boards survey – research report: [Bulletin 6](#), and [Bulletin 6 Appendix 3](#)
- Draft legislation containing amendments to survivors' benefits in FPS 2006 and various amendments to FPS 1992, 2006 and 2015; Home Office consultation 14 April to 14 May 2018: [Bulletin 7](#)
- Contracting-out reconciliation – Bluelight team request FRAs to submit status information as required by HMT. June 2018 to 31 October 2018: [Bulletin 9](#), and [Bulletin 14](#)
- Survey of 2018 Annual Benefit Statement process; information requested by Bluelight Team from FRAs. 28 September 2018 to 31 October 2018 (extended to 14 November 2018): [Bulletin 11](#), [Bulletin 12](#), and [Bulletin 13](#)
- FPS Benchmarking exercise – SAB-commissioned survey for completion by FRAs, 23 November 2018 to 31 December 2018: [Bulletin 12](#), [Bulletin 13](#), [Bulletin 14](#) and [Bulletin 14 Appendix 1](#), [Bulletin 15](#), [Bulletin 16](#), and [Bulletin 17](#)
- The Pensions Regulator – Governance and Administration survey 2018; FRAs to complete between 5 November 2018 and 30 November 2018: [Bulletin 13](#), and [Bulletin 14](#)
- FPS 2016 Valuation – Home Office/SAB consultation from 11 October 2018 to 5 December 2018 regarding the final decision on accrual rate and employer contribution rate: [Bulletin 13](#)
- Numbers of members opting out of FPS, leaving, or declining promotion due to tax or affordability of membership; SAB request for information from FRAs – December 2018 to 31 January 2019 (extended to 28 February 2019): [Bulletin 15](#) and [Bulletin 15 Appendix 4](#), [Bulletin 16](#) and [Bulletin 16 Appendix 5](#), and [Bulletin 19](#)
- Pensions Dashboards; Government consultation 3 December 2018 to 28 January 2019: [Bulletin 15](#)
- Amendments to survivors' benefits in FPS 1992 and FCS 2006, plus correction to FPS 1992 Rule B5A; Home Office consultation 18 December 2018 to 29 January 2019: [Bulletin 15](#)
- New Pensions Ombudsman function for earlier resolution of disputes prior to a determination, and for employers to make complaints or refer disputes to TPO on behalf of themselves; Government consultation seeking views on proposals – 19 December 2018 to 18 January 2019: [Bulletin 15](#)

## Consultations and requests for input (continued)

- Amendments to survivors' benefits in FPS 1992 and FCS 2006, plus correction to FPS 1992 Rule B5A; LGA response, 29 January 2019, to Home Office consultation: [Bulletin 16](#)
- Pensions Dashboards – SAB response, 28 January 2019, to Government consultation: [Bulletin 16](#)
- Cap on exit payments in the public sector; Government consultation on draft regulations – April to 3 July 2019: [Bulletin 19](#)
- 2018 Annual Benefit Statement Survey – results: [Bulletin 19](#)
- Cap on exit payments in the public sector; Government consultation on draft regulations – LGA technical note giving guidance to FRAs on implications: [Bulletin 20](#), and [Bulletin 20 Appendix 2](#)
- The Pensions Regulator Governance and Administration survey 2018 – a view from the Regulator, and commentary on results: [Bulletin 22](#), and [Bulletin 22 Appendix 4](#)
- FPS Benchmarking exercise – final report 30 August 2019: [Bulletin 23](#), and [Bulletin 23 Appendix 1](#)
- The Pension Ombudsman's dispute resolution provisions; Government response, 8 August 2019, to consultation that took place 19 December 2018 to 18 January 2019: [Bulletin 23](#)
- The Pensions Regulator Governance and Administration survey 2019: FRAs to complete between 6 November 2019 and 29 November 2019: [Bulletin 25](#), [Bulletin 25 Appendix 3](#), [Bulletin 25 Appendix 4](#), and [Bulletin 26](#)
- 2020 Valuation – GAD draft specifications; FRAs invited to send comments to Bluelight Team: [Bulletin 26](#)
- Survey of 2019 Annual Benefit Statement process; Information requested from FRAs by Bluelight Team. 29 November 2019 to 10 January 2020 (brought forward to 6 January 2020): [Bulletin 26](#), and [Bulletin 27](#)
- Age discrimination immediate detriment information requested by SAB from FRAs in order to help determine the number of FPS members immediately affected. January 2020 to 29 February 2020 (extended to 16 March 2020): [Bulletin 28](#), and [Bulletin 28 Appendix 1](#), and [Bulletin 29](#)
- Annual IDRPs data collection agreed by SAB – FRAs to complete spreadsheet and return to Bluelight Team. March 2020 to 30 April 2020: [Bulletin 28](#), [Bulletin 30](#) and [Bulletin 30 Appendix 2](#), [Bulletin 31](#) and [Bulletin 31 Appendix 1](#)
- COVID-19 administration resilience survey sent 25 March 2020 by Bluelight Team to FRA scheme managers and administrators for completion: [Bulletin 30](#), and [Bulletin 33](#)
- Top-up grant 2020 – Home Office request 8 April 2020 for FRAs to submit pensions accounting data by 15 May 2020: [Bulletin 32](#)
- Results of 2019 Annual Benefit Statement Survey: [Bulletin 32](#)
- Age discrimination immediate event data – information received in response to January 2020 request used in paper to SAB and supplied to government: [Bulletin 33](#)
- IDRPs data collection as presented to SAB in May 2020: [Bulletin 33](#)
- COVID-19 FPS governance survey; information requested May 2020 by Bluelight Team, remains open until 30 June 2020 (extended to 31 July 2020): [Bulletin 33](#), and [Bulletin 34](#)

## Consultations and requests for input (continued)

- Template pension administration strategy – FRAs requested to respond to consultation. 30 June 2020 to 31 August 2020: [Bulletin 34](#)
- 2020 Valuation – GAD’s final valuation specifications issued on 3 June 2020. Deadline for submission of data 31 December 2020: [Bulletin 34](#), [Bulletin 35](#), and [Bulletin 36](#)
- SAB-commissioned FPS administration and benchmarking review: consultation on development and implementation of pension administration strategy – June 2020 to 31 August 2020: [Bulletin 34](#), [Bulletin 34 Appendix 1](#), [Bulletin 34 Appendix 2](#), and [Bulletin 35](#)
- Proposals to remove age discrimination from the unfunded public service pension schemes (“Sargeant remedy”) – Treasury consultation 16 July 2020 to 11 October 2020: [Bulletin 35](#)
- Cap on exit payments in the public sector; Government response, 21 July 2020, to consultation on draft regulations: [Bulletin 35](#)
- Pensions tax relief administration – HMT call for evidence, 21 July 2020 to 13 October 2020: [Bulletin 35](#)
- Age discrimination – SAB informal response, 2 April 2020, to HM Treasury consultation: [Bulletin 36](#)
- Amendments to FPS and FCS legislation (Wales) – Welsh Government consultation, 20 July 2020 to 2 October 2020: [Bulletin 36](#)
- The Pensions Regulator Governance and Administration survey 2019 – TPR publishes results: [Bulletin 36](#), [Bulletin 38](#), and [Bulletin 39](#)
- COVID-19 FPS governance survey update: [Bulletin 36](#)
- Pension income/expenditure forecasts for 2019-20 to 2025-26 – FRAs requested by Home Office, 3 August 2020, to submit forecasts: [Bulletin 36](#), [Bulletin 36 Appendix 1](#), and [Bulletin 36 Appendix 2](#)
- Age discrimination immediate detriment – further information requested by SAB from FRAs. September 2020 to 31 October 2020: [Bulletin 37](#) and [Bulletin 37 Appendix 2](#), [Bulletin 38](#), [Bulletin 42](#), [Bulletin 43](#), and [Bulletin 44](#)
- Pension administration strategy – SAB response to consultation on template: [Bulletin 37](#), and [Bulletin 37 Appendix 1](#)
- Age discrimination – responses submitted by LGA and SABs of England, Wales, and Scotland to HM Treasury consultation: [Bulletin 38](#)
- “Consultations” – new page added to Website resources: [Bulletin 38](#)
- Public Service Pensions GMP indexation – Government consultation 7 October 2020 to 30 December 2020: [Bulletin 38](#)
- COVID-19 FPS governance survey – SAB consider report summarising results on 17 September 2020: [Bulletin 39](#)
- Changes to the transitional arrangements for the 2015 public service pension schemes; HM Treasury response, 4 February 2021, to consultation: [Bulletin 42](#)
- Implementation of increase in Normal Minimum Pension Age from 55 to age 57; HM Treasury consultation 11 February 2021 to 22 April 2021 (confirms that will not apply to FPS members): [Bulletin 42](#)
- The Pensions Regulator – new modular code of practice; consultation on draft content 17 March 2021 to 26 May 2021; views sought on design, usability and navigation: [Bulletin 43](#)

## Consultations and requests for input (continued)

- Public Service Pensions GMP indexation – Government response 23 March 2021: [Bulletin 43](#)
- Government “Tax Day” (23 March 2021) announcement of tax-related policies, and publication of a range of documents and consultations including proposed updated pension tax framework to deal with McCloud age discrimination: [Bulletin 43](#)
- Top-up grant 2021 – Home Office request on 31 March 2021 for FRAs to submit pensions accounting data by 15 May 2021: [Bulletin 43](#)
- IDRPs data collection for scheme year 2020-21; FRAs to complete spreadsheet and return to Bluelight Team. April 2021 to 31 May 2021: [Bulletin 44](#), and [Bulletin 44 Appendix 1](#)
- FRA remedy self-assessment survey launched by SAB, closing date 30 June 2021: [Bulletin 45](#)
- Pensions Dashboards Programme – call for input on staging dates for the dashboard. 27 May 2021 to 9 July 2021: [Bulletin 45](#), and [Bulletin 46](#)
- Remedy consultation response – open letter from SAB to HM Treasury, 25 May 2021: [Bulletin 45](#)
- Pension scams – views requested on proposed regulations which set out new requirements before a transfer can be completed; DWP consultation – 14 May 2021 to 10 June 2021: [Bulletin 45](#)
- IDRPs data collection 2021 – update and key findings: [Bulletin 46](#)
- The Pensions Regulator – consultation on new powers; DWP response 20 June 2021: [Bulletin 46](#)
- Changes to cost control mechanism; HM Treasury consultation 24 June 2021 to 19 August 2021: [Bulletin 46](#)
- SCAPE discount rate methodology; HM Treasury consultation – 24 June 2021 to 19 August 2021: [Bulletin 46](#), and [Bulletin 67](#)
- The Pensions Regulator Governance and Administration survey January 2021 to March 2021 – results published 1 July 2021: [Bulletin 47](#)
- Pensions Dashboards Programme, call for input – SAB response: [Bulletin 47](#)
- New Best Value statutory guidance covering special severance payments for local authorities in England (including Fire and Rescue Authorities and London Fire Commissioner); Ministry of Housing, Communities and Local Government consultation – 2 July 2021 to 13 August 2021: [Bulletin 47](#)
- Normal Minimum Pension Age consultation; HM Treasury response, 20 July 2021: [Bulletin 47](#)
- Pensions guidance for members aged 50 or over who want to transfer benefits in order to access pension flexibilities; DWP consultation 9 July 2021 to 3 September 2021: [Bulletin 47](#)
- The Pensions Regulator consultation on new modular code of practice; TPR publishes interim response 24 August 2021: [Bulletin 48](#)
- Scheme return notices sent out to scheme managers by the Pensions Regulator September 2021. Legal requirement to complete and return by deadline: [Bulletin 48](#)
- HM Treasury consultation on reforming cost control mechanism, and on methodology for setting discount rate used in valuations; SAB response 19 August 2021: [Bulletin 48](#)
- The Pensions Regulator code of practice consultation; interim response, 24 August 2021: [Bulletin 48](#)

## Consultations and requests for input (continued)

- Pensions Dashboards Programme publishes summary of key themes drawn from responses to call for input on staging dates: [Bulletin 50](#)
- Amendments to FPS (Wales) – Welsh Government consultation 25 October 2021 to 20 December 2021: [Bulletin 50](#)
- Cost control mechanism consultation; HM Treasury response 4 October 2021: [Bulletin 50](#)
- Amendments to FPS (England) – Home Office consultation on first set of amendments to remove transitional protections from FPS 2015; 8 November 2021 to 2 January 2022: [Bulletin 51](#)
- Pension scams: Government response, 8 November 2021, to consultation on pension scams – empowering trustees and protecting members: [Bulletin 51](#)
- The Pensions Ombudsman seeks views in stakeholder survey – closes 8 December 2021: [Bulletin 51](#)
- FRA remedy self-assessment survey research report: [Bulletin 52](#)
- Forthcoming request from LGA to FRAs for information regarding local arrangements for adoption of Immediate Detriment Framework: [Bulletin 53](#) and [Bulletin 54](#)
- Amendments to FPS (England) – LGA response, 2 January 2022, to Home Office consultation on prospective changes: [Bulletin 53](#)
- FRAs’ suggestions requested regarding age discrimination remedy help and support which may be offered by Bluelight Team: [Bulletin 53](#)
- Remedy self-assessment survey research by SAB (see [Bulletin 45](#) and [Bulletin 52](#)): forthcoming further survey to help understand the administrators’ position: [Bulletin 53](#) and [Bulletin 54](#)
- Amendments to FPS (England) – SAB response, 2 January 2022, to Home Office consultation prospective changes: [Bulletin 53](#)
- DWP consultation on draft Pensions Dashboards Regulations, 31 January 2022 to 13 March 2022: [Bulletin 53](#) and [Bulletin 54](#)
- DWP “stronger nudge” consultation response, 17 January 2022: [Bulletin 53](#)
- State Pension age review – call for evidence from members of the public and interested parties, 9 February 2022 to 25 April 2022: [Bulletin 54](#)
- Home Office response 8 March 2022 – consultation on prospective remedy (age discrimination) – plus frequently asked questions document: [Bulletin 55](#)
- Matthews – second options exercise. FRAs requested to send to Bluelight Team the numbers of retained firefighters who transferred from retained to wholetime between 7 April 2000 and 5 April 2006 without break in, or overlap of, service: [Bulletin 55](#)
- Top-up grant 2022. Home Office request – 28 March 2022 – for FRAs to submit pensions accounting data by 13 May 2022: [Bulletin 55](#)
- SAB and LGA responses submitted 11 March 2022 to the DWP consultation on draft Pensions Dashboards Regulations 2022: [Bulletin 55](#)
- Matthews – second options exercise. Additional data required from FRAs by 30 June 2022: [Bulletin 56](#), and [Bulletin 57](#)
- Retrospective remedy data collection work – volunteers from FRAs sought to give feedback on initial experiences. Expressions of interest by 13 May 2022: [Bulletin 56](#)
- FRA pension contacts details required by Bluelight Team. Responses by 31 May 2022: [Bulletin 56](#), and [Bulletin 57](#)

## Consultations and requests for input (continued)

- TPR consultation on enforcement and prosecution policies: [Bulletin 57](#), and [Bulletin 62](#)
- TPR – six key processes factsheet updated to reflect results of 2020-21 Governance and Administration Survey: [Bulletin 57](#)
- Pension income/expenditure forecasts for 2022-23 to 2027-28 – FRAs requested by Home Office, 21 June 2022, to submit forecasts: [Bulletin 58](#), and [Bulletin 58 Appendix 1](#), and [Bulletin 58 Appendix 2](#)
- Matthews second options exercise. Home Office draft document outlines lessons learned from first options exercise. Feedback to Bluelight team welcomed: [Bulletin 58](#)
- DWP call for evidence – helping savers understand their pension choices. Consultation closes 25 July 2022: [Bulletin 58](#)
- DWP launches further consultation on Pensions Dashboards, 28 June 2022 to 19 July 2022 (see Bulletins 53, 54 and 55 for previous consultation): [Bulletin 58](#), and [Bulletin 62](#)
- Administrator self-assessment survey results (see [Bulletins 53](#) and [54](#)): [Bulletin 59](#)
- DWP responded to consultation on draft Pensions Dashboards regulations (31 January 2022 to 13 March 2022 – see [Bulletin 54](#)) on 14 July 2022, and published a summary of key policies which reflect response to consultation (LGA's request for extension to deadline has been accepted): [Bulletin 59](#)
- LGA responded to further DWP consultation on Pensions Dashboards (28 June 2022 to 19 July 2022 – see [Bulletin 58](#)) on 28 June 2022: [Bulletin 59](#)
- The Pensions Dashboards Programme has launched a consultation (19 July 2022 to 30 August 2022) on dashboard standards and guidance, and a call for input on design standards: [Bulletin 59](#), and [Bulletin 60](#)
- TPR scheme return notices sent out to scheme managers in October 2022 – legal requirement to complete and return by deadline: [Bulletin 61](#)
- LGA response (31 August 2022) to Pensions Dashboards Programme consultation (19 July 2022 to 30 August 2022): [Bulletin 61](#)
- LGA proposing to set up a central list of IQMPs that FRAs can approach for referrals and/or reassessments; FRAs asked to supply details of IQMPs so that LGA could approach them for permission to include in list for this purpose: [Bulletin 62](#)
- TPR response, 25 October 2022, to consultation on enforcement and prosecution policies (see [Bulletin 57](#)): [Bulletin 62](#)
- DWP response, 17 October 2022, to further consultation on Pensions Dashboards which ran from 28 June to 19 July 2022 (see [Bulletin 58](#)): [Bulletin 62](#)
- Pensions Dashboard Programme published 16 November 2022 incorporates feedback from July 2022 consultation (see Bulletins 59 and 60) : [Bulletin 63](#)
- TPR launched a consultation (24 November 2022 to 24 February 2023) regarding its dashboards compliance and enforcement policy: [Bulletin 63](#)
- HMRC consultation (25 November 2022 to 6 January 2023) on draft of The Public Services Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2023 which relate to the public services pensions remedy: [Bulletin 63](#), and [Bulletin 65](#)
- LGA request to FRAs for details of IQMPS (see [Bulletin 62](#)): contact information for several IQMPs now available on ill-health and injury page in protected area of FPS Regulations and Guidance website: [Bulletin 64](#)

## Consultations and requests for input (continued)

- LGA request to FRAs for immediate information where Employment Tribunal claims are brought on behalf of retained firefighters regarding service aggregation issues: [Bulletin 64](#)
- Financial Conduct Authority consultation (1 December 2022 to 16 February 2023) on the regulatory framework for dashboard operators: [Bulletin 64](#)
- LGA and SAB responses to the consultation on The Public Services Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2023: [Bulletin 65](#)
- Home Office consultation, 28 February 2023 to 23 May 2023, on the Firefighters' Pensions (Remediable Service) Regulations 2023: [Bulletin 67](#), [Bulletin 68](#), and [Bulletin 69](#)
- Home Office consultation, 28 February 2023 to 23 May 2023, to enact second phase of McCloud remedy for Police Pension Scheme: [Bulletin 67](#),
- Top-up grant 2023. Home Office request, 2 March 2023, for FRAs to prepare submissions of audited 2021/22 and unaudited 2022/23 pensions income/expenditure data by mid-May: [Bulletin 67](#)
- SCAPE discount rate methodology; response to HM Treasury consultation (24 June 2021 to 19 August 2021): [Bulletin 67](#)
- Coffee morning presentation 21 March 2023 – Home Office retrospective remedy consultation: [Bulletin 67](#)
- Home Office consultation, 31 March 2023 to 9 June 2023, on proposed changes to Firefighters' Pension Scheme (England) 2006 to provide further remedy access to the modified section of FPS 2006: [Bulletin 68](#), [Bulletin 70](#), and [Bulletin 73](#)
- LGA and SAB responses to Home Office consultation on draft of The Firefighters' Pensions (Remediable Service) Regulations 2023: [Bulletin 69](#)
- Scottish Firefighters' Pension Scheme – Scottish Public Pensions Agency consultation, 16 May to 23 July 2023, on implementing the 2015 Remedy: [Bulletin 69](#)
- DWP call for evidence, 15 May 2023 to 19 June 2023, on the alternative quality requirement used by defined benefit schemes for Automatic Enrolment: [Bulletin 69](#)
- NHS Pension Scheme consultation, 3 May 2023 to 17 May 2023, on changes to contribution thresholds: [Bulletin 69](#)
- HMRC consultation, 23 May 2023 to 19 June 2023, on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023 (also HMRC summary paper relating to this consultation): [Bulletin 69](#), and [Bulletin 70](#)
- HMRC Remedy Newsletter – May 2023. Includes invitation for volunteers to assist in drafting Remedy guidance: [Bulletin 69](#)
- LGA and SAB responses to consultation on proposed changes to Firefighters' Pension Scheme (England) 2006 in respect of retained firefighters (see [Bulletin 68](#)): [Bulletin 70](#)
- LGA and SAB responses to consultation on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023 (see [Bulletin 69](#)): [Bulletin 70](#)
- Home Office published, on 19 July 2023, Government's formal response to consultation on retrospective remedy: [Bulletin 71](#)
- The Firefighters' Pensions (Remediable Service) Regulations 2023 were laid before Parliament on 20 July 2023 and will come into effect on 1 October 2023: [Bulletin 71](#)

## Consultations and requests for input (continued)

- Welsh Government launched consultation, 14 July 2023 to 6 October 2023, on changes to pension and compensation rights relating to retained firefighters and to secondary contracts: [Bulletin 71](#)
- HMRC consultation, 18 July 2023 to 12 September 2023, on abolition of pensions lifetime allowance (LTA): [Bulletin 71](#), and [Bulletin 73](#)
- Bluelight Team's response to HMRC consultation, 18 July 2023 to 12 September 2023, on abolition of pensions lifetime allowance (LTA): [Bulletin 73](#)
- On 8 September 2023, the Government published their response to the draft Firefighters' Pension Schemes (England) (Amendment) Order 2023 (see also Bulletins 68 and 70); the Order came into effect on 1 October 2023: [Bulletin 73](#)
- On 6 September 2023, the Welsh Government published their response to the consultation on The Firefighters' Pensions (Remediable Service) (Wales) Regulations 2023; the Regulations came into force on 1 October 2023 (see also [Bulletin 71](#)): [Bulletin 73](#)
- The Firefighters' Pensions (Remediable Service) (Scotland) Regulations 2023 came into force on 1 October 2023 (see also Bulletin 69): [Bulletin 73](#)
- Bluelight Team's request for those involved in administration of Firefighters' Pensions to complete a contact details form: [Bulletin 76](#), [Bulletin 77](#), [Bulletin 79](#), and [Bulletin 80](#)
- SAB response to closed consultation (published by Home Office on 27 November 2023) on amendments to The Firefighters' Pension Scheme (England) Regulations 2014: [Bulletin 76](#)
- FRAs asked to provide to Bluelight Team, by 21 February 2024, Matthews project implementation data and opt out data, using the separate data request spreadsheets: [Bulletin 77](#)
- HMRC consultation (ending on 26 February 2024) on provisions to make changes to how pension input is calculated in a legacy public service pension scheme against the Annual Allowance: [Bulletin 77](#), and [Bulletin 91](#)
- Reminder of how to submit a query (using a query form) to the Bluelight Team: [Bulletin 79](#)
- Age Discrimination Remedy – Compensation. LGA request for feedback regarding setting up a peer support working group for compensation claims: [Bulletin 82](#)
- Matthews – managing expectations within legislative timeframe. FRAs are requested to share appropriate anonymised cases which fit LGA's list of outstanding scenarios for inclusion in a guide which they are developing: [Bulletin 82](#)
- Matthews guide to processing cases: support material on "Special Members of FPS 2006 – GAD Calculator" page of FPS Regulations and Guidance website. Documents will evolve with continuing assistance from FRAs providing anonymised examples: [Bulletin 83](#)
- Age Discrimination Remedy – Treasury Directions (tax relief on contributions for active members) to be amended. LGA paper setting this out shared with scheme managers on 20 August 2024 and response requested if **not** content with suggested approach: [Bulletin 84](#)
- Matthews – GAD calculator manual cases. Bluelight Team seeking FRA voluntary assistance in sharing higher tier ill health cases to assist GAD in testing the process: [Bulletin 84](#)

## Consultations and requests for input (continued)

- Age Discrimination Remedy – Contingent Decisions (authorised absence). Scheme managers requested to provide information to Bluelight Pensions Team by 13 December 2024: [Bulletin 86](#)
- Matthews – Manual Cases update: GAD and live trial. Bluelight Pensions Team would like to hear from any FRAs who have assembled information needed for cases but not actively participating in the trial. Also GAD have extended list of cases to be referred to them: [Bulletin 86](#)
- Firefighters Pension Scheme Valuation 2024 – GAD data request and process to follow for deadline of 1 December 2024: [Bulletin 86](#)
- The Scheme Advisory Board is requesting monthly information from FRA scheme managers on the number of Remediable Service Statements issued to members: [Bulletin 86](#)
- Home Office consultation published 20 November 2024, on proposed amendments to the Firefighters’ Pension Scheme (England) Regulations 2014 – updates to Member Contribution Structure. Home Office hosting two drop-in sessions. Consultation ends 29 January 2025: [Bulletin 87](#), and [Bulletin 89](#)
- Budget 2024. Extension of inheritance tax to pension death benefits from 6 April 2027. Government issued “Technical consultation – Inheritance Tax on pensions: liability, reporting and payment” on 30 October 2024. All stakeholders are encouraged to read consultation and consider whether they wish to provide a response. LGA will share their response before date of closure (22 January 2025): [Bulletin 87](#), and [Bulletin 89](#)
- Matthews – Home Office published, 23 December 2024, a consultation on policy changes for the Matthews second options exercise – deadline for responses 17 February 2025: [Bulletin 88](#), [Bulletin 90](#), and [Bulletin 100](#)
- Home Office consultation on proposed amendments to the Firefighters’ Pension Scheme (England) Regulations 2014 – updates to Member Contribution Structure. Response submitted to Home Office and published on the consultation section of FPS Regulations and Guidance website: [Bulletin 89](#)
- 2024 valuation data update – submission of movement data, and Matthews election data by deadline dates: [Bulletin 89](#)
- LGA response and Scheme Advisory Board response to HMRC’s consultation on inheritance tax on pensions: [Bulletin 89](#)
- Coffee morning presentation, 14 January 2025 – Home Office consultation, Matthews: [Bulletin 89](#)
- Response to Home Office consultation, 23 December 2024, on amendments to the Firefighters’ Pension Scheme relating to Matthews remedy, published on “Consultation” section of the FPS Regulations and Guidance website and on “Consultation” section of Scheme Advisory Board website: [Bulletin 90](#)
- TPR dashboards readiness survey will be sent out by TPR in March 2025: [Bulletin 90](#)
- Following HMRC consultation in 2024 on provisions to make changes to how pension input is calculated in a legacy public service pension scheme against the Annual Allowance, The Finance Act 2004 (Registered Pension Schemes and Annual Allowance Charge) Order 2004 implements these changes – it will allow individuals to offset negative pension input in a legacy scheme against the positive input in a connected reformed scheme: [Bulletin 91](#)
- Contingent decisions – opted out service reinstatement pause. Home Office conducting review of legislation to determine what groups of members can reinstate opted out service to FPS 1992. Scheme Managers should notify Bluelight Pensions Team asap if affected cases identified: [Bulletin 92](#)

## Consultations and requests for input (continued)

- HMRC Pension Schemes Newsletter 169 – User research. HMRC is seeking volunteers to provide feedback on the LTA protection Look Up Service, APSS262 Overseas Transfer Form, and Pension Scheme Return: [Bulletin 92](#)
- Matthews: GAD need a wider variety and volume of “refer to GAD” manual cases in order to develop their processes. Request for FRAs with cases to get in touch with GAD: [Bulletin 93](#), and [Bulletin 94](#)
- GAD looking for FRAs who would be willing to participate in pre-release trials of the version 3 Matthews calculator: [Bulletin 93](#)
- Ministry of Housing, Communities and Local Government (MHCLG) launched, 15 May 2025, a consultation on proposed changes intended to improve fairness in, and access to, the Local Government Pension Scheme (LGPS) in England and Wales. Consultation ends on 7 August 2025: [Bulletin 93](#)
- Age Discrimination - Remediable Service Statements (RSS) data request: [Bulletin 93](#)
- Version 3 Matthews calculator (see Bulletin 93), GAD hoping to run pre-release trials once consultation response published: [Bulletin 94](#)
- Age Discrimination Remedy - Contingent decisions for opted-out members. GAD would like to know how many are affected by this issue and so BlueLight Pensions Team request FRAs to let them know, by 15 August 2025, how many CD claims they have received: [Bulletin 95](#)
- Response to Welsh Government consultation on changes to employee contributions has been published; employee contribution rates will come into effect from 1 September 2025 (The Firefighters’ Pension Scheme (Wales) (Amendment) Regulations 2025): [Bulletin 95](#)
- Pension Schemes Bill – second reading on 7 July 2025. The House of Commons Public Bill Committee has launched a call for evidence: [Bulletin 95](#)
- The Government and the Financial Conduct Authority are reviewing the regulatory boundary between financial advice and guidance and have launched a consultation on draft rules for the new regime. Stakeholders can respond by 29 August 2025: [Bulletin 95](#)
- HM Treasury has published a draft statutory instrument setting out proposed changes to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001. Stakeholders can respond by 29 August 2025: [Bulletin 95](#)
- The Executive Director of Digital, Data and Technology at TPR published, 1 July 2025, a blog “How collaboration will help pensions thrive in the digital, data and technology age”. This outlines plans to launch a new Pensions, Data and Digital Working Group this autumn with details for those interested in joining: [Bulletin 95](#)
- On 21 July 2025, the Government published their response to the consultation on inheritance tax changes. Amendments made following concerns raised by LGA and the pensions industry. HMT has published draft clauses for inclusion in the Finance Bill 2025-26 which will amend the Inheritance Tax Act 1984. There will be further consultation on amendments to the Registered Pensions Schemes (Provision of Information) Regulations 2006: [Bulletin 95](#)
- BlueLight Commercial – request for information: [Bulletin 96](#)
- TPR has launched a consultation on its proposed enforcement strategy, aiming to modernise how it protects savers and regulates workplace pensions. A blog on the new strategy has been published. Consultation closes on 11 November 2025: [Bulletin 97](#), and [Bulletin 99](#)

## Consultations and requests for input (continued)

- HMRC Pension Schemes Newsletter 173. Qualifying recognised overseas pension schemes – APSS262 form is being replaced with new online feature for reporting transfers to QROPS. HMRC are inviting scheme administrators to take part in user research to help improve the service: [Bulletin 97](#)
- Matthews – project implementation data request for period 1 July 2025 to 30 September 2025; FRAs to complete return (use link “[Project Implementation data request](#)” for new template) and submit by 22 October 2025: [Bulletin 97](#), and [Bulletin 101](#)
- The Pensions Regulator sent scheme return notices to public sector scheme managers in October 2025, to be completed and returned within six weeks of receipt. LGA’s view that incomplete Matthews records should be included within the data scoring: [Bulletin 98](#)
- LGA response to TPR’s consultation on its proposed enforcement strategy (see Bulletin 97): [Bulletin 99](#)
- MHCLG published, 4 December 2025, the Government’s formal response to the consultation on Retained Firefighters’ Pensions: Matthews Remedy – proposed changes to the Firefighters’ Pension Scheme (see also Bulletin 88, and Bulletin 90 (LGA response)): [Bulletin 100](#), and [Bulletin 103](#)
- MHCLG published, 8 December 2025, the Government’s formal response to the consultation on Firefighters’ Pensions: Member contribution structure: [Bulletin 100](#)
- Coffee morning presentation, 16 December 2025 – Member contribution structure consultation outcome: [Bulletin 100](#)
- Bluelight Team to request information from FRAs via short Microsoft Form, regarding whether Immediate Detriment (Age Discrimination) was applied and on what terms: [Bulletin 101](#)
- Matthews exercise progress statistics (as at end of September 2025). Request for December 2025 progress survey response from FRAs by 27 February 2026 (new fields included): [Bulletin 101](#), and [Bulletin 103](#)
- New national opt-out form. Ensures members who decide to opt out are fully informed about valuable benefits they would be giving up. Also, spreadsheet for FRAs to complete on receipt of form in order that SAB and MHCLG can monitor opt-outs. Form and spreadsheet published on “Guides and sample documents” section of FPS Regulations and Guidance website: [Bulletin 101](#), and [Bulletin 102](#)
- The Pensions Dashboards Programme has opened a consultation on an updated draft of its reporting standards – see the PDP website. It changes how data is reported to the Money and Pensions Service. The consultation closes on 25 March 2026: [Bulletin 101](#)
- HMRC Pension Schemes Newsletter 177 includes invitation to participate in user feedback sessions on the new inheritance tax digital service: [Bulletin 101](#)
- Matthews exercise – updated Project Implementation Data Request template: [Bulletin 102](#)
- New national opt-out form (see Bulletin 101) – section to be completed by FRA was initially omitted but has now been added. Updated version of form in “Guides and sample documents” section of FPS Regulations and Guidance website: [Bulletin 102](#)
- The Pensions Dashboards Programme (PDP) has published an updated draft version of reporting standards for pension providers in scope for pensions dashboards – PDP is seeking feedback on implementing the updated standards; consultation closes 25 March 2026: [Bulletin 102](#), and [Bulletin 103](#)

## Consultations and requests for input (continued)

- Communications survey – The Pensions Regulator is carrying out a survey to find out how its audiences consume different types of information it supplies. Closes on 6 March 2026: [Bulletin 102](#)
- Following consultation, changes relating to the Matthews Remedy have been made to the Firefighters' Pension Scheme 2026 by The Firefighters' Pension Scheme (England) (Amendment) Order 2026 [SI 2026/281] as amended by The Firefighters' Pension Scheme (England) (No.2) (Amendment) Order 2026 [SI 2026/301], and come into effect from 1 April 2026: [Bulletin 103](#)
- Matthews exercise progress statistics (as at end of December 2025) provided by GAD: [Bulletin 103](#)
- The Pensions Dashboards Programme opened a consultation on changes to reporting standards (see Bulletin 102). It has extended the closing date from 25 March 2026 to 30 April 2026: [Bulletin 103](#)

## Contributions

- Contributions holiday – the procedure for each FRA to report and pay the tax due on unauthorised payments: [Bulletin 1](#), and [Bulletin 1 Appendix 7](#)
- Contributions holiday – a spreadsheet for each FRA to complete with details of unauthorised payments: [Bulletin 1](#), [Bulletin 1 Appendix 8](#)
- Contribution rates 2018-19: [Bulletin 6](#), [Bulletin 6 Appendix 1](#), and [Bulletin 6 Appendix 2](#)
- Payment of contributions for unpaid absence if member does not return to work after absence: [Bulletin 17](#)
- No change to member contribution rates for time being: [Bulletin 17](#)
- Employer contribution rates from 1 April 2019 to be issued shortly: [Bulletin 17](#)
- Contribution rates 2019-20: [Bulletin 18](#), and [Bulletin 18 Appendix 2](#)
- Contribution rates 2020-21: [Bulletin 30](#)
- Contributions holiday – new page on website, created to hold related legislation and resources: [Bulletin 35](#)
- Contribution rates 2021-22: [Bulletin 42](#)
- Government confirms that any change to employer contribution rates resulting from 2020 valuations will be delayed until April 2024: [Bulletin 50](#), and [Bulletin 55](#)
- Contribution rates 2022-23: [Bulletin 54](#), and [Bulletin 55](#)
- Electric vehicles – salary sacrifice: [Bulletin 60](#)
- Potential industrial action – effect on pension rights: [Bulletin 61](#), and [Bulletin 65](#)
- Contribution rates 2023-24: [Bulletin 66](#), and [Bulletin 67](#)
- Age discrimination remedy – Contributions Calculator inputs: [Bulletin 71](#), and [Bulletin 72](#)
- Age discrimination remedy – GAD Tax and Contribution Calculator released by GAD on 12 September 2023: [Bulletin 73](#)
- Matthews corrective action – periodic contributions: [Bulletin 74](#)
- Actuarial report following 2020 Valuation shows that employer contribution rate will rise 8.5% to 38.7% of pensionable pay from 1 April 2024 to 31 March 2027: [Bulletin 76](#)
- SAB meeting 14 December 2023: First Actuarial – Review of GAD Tax and Contribution calculator: [Bulletin 76](#)
- The Firefighter’s Pension Scheme (England) (Amendment) Regulations 2024 [SI 2024/170] make provisions for unpaid carer’s leave: [Bulletin 78](#)
- Age Discrimination Remedy – contribution adjustment; member factsheet added to FPS member website: [Bulletin 79](#),
- FPS contribution rates and bandings remain unchanged for 2024-25. Details and relevant legislation can be found on FPS Regulations and Guidance website: [Bulletin 79](#)
- Coffee morning presentation 21 May 2024 – Employee contribution review: GAD and Home Office, SAB priorities: [Bulletin 81](#) and [Bulletin 83](#)
- Age Discrimination Remedy – FAQs have been updated to include a section on contribution adjustments, and new illustrations have been added to the Contributions Adjustment Factsheet: [Bulletin 83](#)
- Age Discrimination Remedy – further guidance in factsheet “Contributions adjustment process for FRAs”: [Bulletin 84](#)
- SAB meeting 12 September 2024. Home Office update – Employee contribution review: [Bulletin 85](#)

## Contributions (continued)

- Age Discrimination Remedy – new supporting document: “Age discrimination remedy – Scheme manager guidance. Interest process – FPS1992”: [Bulletin 86](#)
- Employee Contribution Review Engagement Session/Consultation: [Bulletin 86](#)
- Home Office consultation published 20 November 2024, on proposed amendments to the Firefighters’ Pension Scheme (England) Regulations 2014 – updates to Member Contribution Structure. Home Office hosting two drop-in sessions. Consultation ends 29 January 2025: [Bulletin 87](#), and [Bulletin 89](#)
- Age Discrimination Remedy – Contribution Adjustments. Recommendation that FRA gives those affected advance information about payment of contribution adjustment ahead of sending out Remediable Service Statements: [Bulletin 89](#)
- Home Office consultation on proposed amendments to the Firefighters’ Pension Scheme (England) Regulations 2014 – updates to Member Contribution Structure. Response submitted to Home Office and published on the consultation section of FPS Regulations and Guidance website: [Bulletin 89](#)
- The Neonatal Care Leave and Pay (Consequential Amendments to Subordinate Legislation) Regulations 2025 [SI 2025/201] come into force on 6 April 2025. Members on paid neonatal care leave are treated as receiving assumed pensionable pay; those on unpaid neonatal leave can choose to buy back their unpaid contributions: [Bulletin 90](#)
- The Public Service Pensions (Exercise of Powers, Compensation and Information) (Amendment) Directions 2025 came into force from 30 April 2025 (tax relief on pension contributions paid under pension remedy - see also Bulletin 84): [Bulletin 92](#)
- GAD collection of Matthews elections data to ensure that Employer Contribution Rate result of valuation is as robust as possible: [Bulletin 93](#)
- Response to Welsh Government consultation on changes to employee contributions has been published; employee contribution rates will come into effect from 1 September 2025 (The Firefighters’ Pension Scheme (Wales) (Amendment) Regulations 2025): [Bulletin 95](#)
- Contribution changes. What’s ahead for the Firefighters’ Pension Scheme in 2026?: [Bulletin 100](#)
- MHCLG published, 8 December 2025, the Government’s formal response to the consultation on Firefighters’ Pensions: Member contribution structure: [Bulletin 100](#)
- Coffee morning presentation, 16 December 2025 – Member contribution structure consultation outcome: [Bulletin 100](#)
- Member contribution review – Scheme Manager and Payroll guidance published in “Guides and sample documents” section of the FPS Regulations and Guidance website: [Bulletin 102](#)
- GAD v3.00 Sargeant/McCloud tax and contribution calculator – problem which will produce incorrect result for certain firefighters. GAD to issue revised version. Scheme Managers should identify affected cases and pause use of current calculator: [Bulletin 103](#)
- GAD have released an updated version of the user guide for the Sargeant/McCloud Remedy contribution adjustment calculator. It can be found in the “Age Discrimination Remedy – GAD Tax and Contribution Calculator” section of FPS Regulations and Guidance website: [Bulletin 103](#)
- Annual Update 2026 – FPS contribution rates and bandings will change from 1 April 2026. Introduced by The Firefighters’ Pension Scheme (England) (Amendment) Regulations 2026 [SI 2026/277] and available in the FPS Annual Update 2026 guidance document: [Bulletin 103](#)

## Court and Tribunal decisions

- Court of Appeal transitional protections judgement: [Bulletin 15](#)
- Court of Appeal transitional protections judgement – what is remedy?: [Bulletin 16](#)
- Update on Government application to Supreme Court, to appeal Court of Appeal decision regarding transitional protections: [Bulletin 20](#)
- High Court judgement in Booth v West Wales regarding pensionable pay: [Bulletin 20](#), and [Bulletin 20 Appendix 1](#)
- FPS 2015 transitional protections challenge update: Supreme Court has denied Government’s request for appeal: [Bulletin 21](#)
- Supreme Court refuses Government permission to appeal in public sector age discrimination cases: [Bulletin 22](#)
- Legal Update. 1. Langford v Secretary of State for Defence. 2. Lord Chancellor and Secretary of State for Justice v McCloud and Others: [Bulletin 22](#), and [Bulletin 22 Appendix 3](#)
- Written Ministerial Statement: Public Service Pensions – Firefighters Transitional Protection Challenge (McCloud and Sargeant): [Bulletin 22](#)
- Written Ministerial Statement: Walter v Innospec, Supreme Court Judgement: [Bulletin 22](#)
- Interim Order made by Employment Tribunal – Firefighters’ Transitional Protection claims: [Bulletin 27](#)
- Employment Appeal Tribunal judgement on FRAs’ appeal based on Schedule 22 of the Equality Act 2010 – FRAs cannot rely on Schedule 22 defence: [Bulletin 42](#)
- Pension Scheme Transitional Protections: Injury to Feelings employment tribunal hearing 14 – 28 October 2022; hearing vacated: [Bulletin 63](#)
- Cost cap mechanism – High Court ruling, 10 March 2023, that HM Treasury’s decision to include the McCloud/Sargeant remedy costs in the cost control mechanism was not unlawful: [Bulletin 67](#), and [Bulletin 70](#)
- High Court decisions regarding pensionable pay – SAB Guidance Note on pensionable pay remedies: [Bulletin 69](#)
- Unions granted right to appeal against High Court judgement regarding Government’s proposed method of paying for costs incurred by McCloud ruling (see [Bulletin 67](#)): [Bulletin 70](#)
- Court of Appeal ruling that the Pensions Ombudsman (TPO) is not a competent court for enforcing a dispute about a monetary obligation under section 91(6) of the Pensions Act 1995. (DWP is supporting legislative changes to formally empower TPO): [Bulletin 76](#)
- The Pensions Ombudsman (TPO) has written, 12 June 2025, to Chair of Work and Pensions Committee regarding concerns of interpretation of “Occupational pension scheme” as made by Court of Appeal in recent Employment Tribunal Case and which could put many public sector injury benefit/compensation schemes (including Firefighters’ Compensation Scheme) outside of the TPO’s jurisdiction: [Bulletin 94](#)
- Court of Appeal judgement, 25 July 2025, in the case of Virgin Media Ltd and NTL Pension Trustees II Ltd, has implications for contracted out defined benefit pension schemes. DWP has been asked to bring forward legislation to validate certain amendments to scheme benefits that might otherwise be void: [Bulletin 94](#)

## COVID-19

- Addition of COVID-19 webpage: [Bulletin 30](#)
- Suspension of all meetings, training and travelling for foreseeable future: [Bulletin 30](#)
- FRA completion of on-line survey required: [Bulletin 30](#)
- Suspension of medical appeal boards: [Bulletin 30](#)
- TPR to take pragmatic view about schemes that do not meet ABS 31 August 2020 deadline because of COVID-19: [Bulletin 32](#)
- GAD statement about 31 March 2020 scheme valuation timeline: [Bulletin 32](#)
- ALAMA instruction re progressing ill-health retirement applications: [Bulletin 32](#)
- Catch-up on-line coffee mornings starting 5 May 2020: [Bulletin 32](#)
- Letter from James Brokenshire MP on reducing burdens and supporting fire sector through COVID-19 emergency: [Bulletin 32](#)
- The Pensions Ombudsman newsletter 8: [Bulletin 32](#)
- HMRC pension schemes newsletter 119: [Bulletin 32](#)
- HMRC countdown bulletin 52: [Bulletin 32](#)
- Request for completion of COVID-19 FPS governance survey – open until 30 June 2020: [Bulletin 33](#)
- Extension of deadline – to 31 July 2020 – for completion of COVID-19 FPS governance survey: [Bulletin 34](#)
- The Pensions Ombudsman corporate plan 2020 – 2023; inclusion of information on potential impact of COVID-19: [Bulletin 35](#)
- The Pensions Regulator’s response to COVID-19: [Bulletin 35](#)
- COVID-19 – FPS governance survey update: [Bulletin 36](#)
- HMRC pension schemes newsletter 124 – protected pension age easement to expire on 1 November 2020: [Bulletin 38](#)
- Protected pension age – HMT easement ended: [Bulletin 39](#)
- Qualifying injury under Compensation Scheme – impact of COVID-19: [Bulletin 39](#)
- SAB consideration of report summarising results of COVID-19 governance survey: [Bulletin 39](#)

## Cyber security and pension scams

- Government Response to scams consultation: [Bulletin 2](#)
- TPR's new website launched 12.11.2018. Includes ScamSmart campaign ("Scorpion" leaflet replaced): [Bulletin 14](#)
- Cyber resilience – actions for schemes: [Bulletin 22](#)
- TPR Governance and Administration survey 2018 – a view from the Regulator regarding Fire Schemes: [Bulletin 22](#), and [Bulletin 22 Appendix 4](#)
- TPR pledge to combat pension scams – administrators and employers to commit to the six pledge principles to show intent to protect scheme members: [Bulletin 39](#)
- Pensions Scams Industry Group (PSIG) publish 'Code of Good Practice on Combating Pension Scams' version 2.2, effective from 1 April 2021: [Bulletin 44](#)
- recording of webinar on pledge to combat pension scams, published 8 April 2021: [Bulletin 44](#)
- Action Fraud launches #ProtectYourPension campaign: [Bulletin 44](#)
- DWP consultation on pension scams launched 14 May 2021, closes 10 June 2021. Views requested on proposed regulations setting new requirements before a transfer can be completed: [Bulletin 45](#)
- Action Fraud webinars in September, October and November 2021: [Bulletin 48](#)
- Pension scams – introduction of The Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021 [SI 2021/1237] which gives new restrictions on transfers. Also new TPR guidance: [Bulletin 51](#)
- TPO factsheet – "Pension Scams": [Bulletin 54](#)
- TPR "Pledge to Combat Pension Scams": [Bulletin 56](#)
- Pensions Administration Standards Association (PASA) fraud guidance on vetting new employees: [Bulletin 56](#)
- Pensions Administration Standards Association (PASA) Cybercrime and Fraud Working Group publishes cybercrime protection checklist for pension administrators: [Bulletin 57](#)
- TPR blog on pension scammers, 15 June 2022: [Bulletin 58](#)
- TPR guide to reporting pension scams: [Bulletin 58](#)
- The Pensions and Lifetime Savings Association (PLSA) publish "Cyber Risk Made Simple" guide for pension schemes: [Bulletin 59](#)
- TPR publishes scam prevention strategy: [Bulletin 60](#)
- Financial Conduct Authority (FCA) warning that cost-of-living crisis could increase pension scams: [Bulletin 62](#)
- "Cyber security and resilience", AON presentation slides, FPS AGM 2022 Day One: [Bulletin 62](#)
- On 11 November 2022, because of current economic uncertainty, TPR, The Financial Conduct Authority, and the Money and Pensions Service issued a joint scam warning to pension schemes and savers: [Bulletin 63](#)
- Capita cyber security incident – details added to the Pensions Regulator's website on 12 May 2023; administrators who use Capita should check whether their scheme data affected: [Bulletin 69](#)
- Age discrimination remedy – Pension scams: [Bulletin 71](#)
- The Money and Pensions Service publishes, on 10 August 2023, its evidence review into pension scams in UK: [Bulletin 72](#)
- The Pensions Regulator's new pension scams reporting campaign: [Bulletin 73](#)

## Cyber security and pension scams (continued)

- The Pensions Regulator (TPR) has revised its cyber security guidance – now asking pension schemes to report any significant cyber-related incidents to TPR on a voluntary basis as soon as reasonably practicable: [Bulletin 76](#)
- The Pensions Regulator, in association with the Pension Scams Action Group, launched a new video in October 2024 for Scams Awareness Week: [Bulletin 86](#)
- TPR has published a blog entitled “Working together to strengthen our defences against pension scams”; it includes information on a webinar to be held on 25 March 2025 where pension schemes can learn how to support TPR’s efforts and hear updates from the Pension Scams Action Group: [Bulletin 90](#)
- The Pensions Regulator has updated its two-page pension scams leaflet and letter for issue to members transferring benefits out of a defined benefit scheme – see “Warn members about pension scams” page on TPR website: [Bulletin 91](#)
- The Pension Scams Action Group (PSAG) held a seminar on 25 March 2025 focused on fighting pension fraud. A recording of the event has been published: [Bulletin 92](#)
- TPR and the Pension Scams Action Group (PSAG) announced in a press release, 9 April 2025, that they have developed a new tool using artificial intelligence (AI) to detect scam websites: [Bulletin 92](#)
- On 4 August 2025, the Pensions Administration Standards Association (PASA) released new guidance “Securing Tomorrow” to help trustees and pension providers strengthen their data protection and governance. The guidance complements the Pension Regulator’s “Cyber Security Guidance” and the National Cyber Security Centre’s “10 Steps to Cyber Security”: [Bulletin 96](#)
- On 28 October 2025, the Pensions Administration Standards Association (PASA) published new guidance on the use of AI in pensions administration in order to provide practical support for schemes to understand the opportunities and risks: [Bulletin 98](#)
- On 27 November 2025, the Pensions Regulator published a blog about pension scams: [Bulletin 99](#)
- On 18 March 2026, The Pensions Regulator is hosting a free Pension Scams Action Group (PSAG) webinar on fighting pension fraud: [Bulletin 102](#)
- In April 2026, the Government will launch a new Online Crime Centre as part of a new and expanded fraud strategy published 9 March 2026: [Bulletin 103](#)
- On 18 March 2026, a webinar was hosted by the Pension Scams Action Group (PSAG). Topics covered the Government’s new Fraud Strategy, awareness of AI generated identity thefts, and Report Fraud. The PSAG leaflet “Steps to stay scam safe” was updated in March 2026: [Bulletin 103](#)
- On 11 March 2026, The Pensions Regulator issued a press release calling on the pensions industry to take protection action after a rise in impersonation fraud: [Bulletin 103](#)

## Data and statistics

- Background to General Data Protection Regulation: [Bulletin 1](#)
- Government Response to scams consultation: [Bulletin 2](#)
- PLSA guide “GDPR Made Simple”: [Bulletin 2](#)
- The Pension Regulator’s presentation – “Data challenges in the pensions landscape and GDPR”: [Bulletin 2](#), and [Bulletin 2 Appendix 3](#)
- TPR Quick Guides to record keeping, measuring data, improving data: [Bulletin 3](#)
- GDPR – six practical steps for FRAs: [Bulletin 5](#), and [Bulletin 5 Appendix 3](#)
- GDPR – template privacy notice for FRAs: [Bulletin 8](#)
- GDPR – responsibility for issue of privacy notice: [Bulletin 8](#)
- HMRC General Data Protection Regulation (GDPR) privacy notice: [Bulletin 9](#)
- Pension Administration Standards Association (PASA) data guidance: [Bulletin 18](#)
- “Data: Pensions in a digital era” – event summary: [Bulletin 19](#)
- TPR Governance and Administration survey 2018 – a view from the Regulator regarding Fire Schemes: [Bulletin 22](#), and [Bulletin 22 Appendix 4](#)
- Individual data improvement reports prepared by GAD for every FRA: [Bulletin 23](#)
- GAD data improvement reports for FRAs now issued: [Bulletin 24](#)
- ICO changes to GDPR: [Bulletin 24](#)
- 2020 Valuation preparation – checking accuracy of data: [Bulletin 25](#)
- TPR data requirements for 2019 return – guidance and spreadsheet: [Bulletin 25](#), and [Bulletin 25 Appendix 3](#), [Bulletin 25 Appendix 4](#), and [Bulletin 69](#)
- Fire and rescue workforce and pensions statistics (England) April 2018 to March 2019 published by Home Office: [Bulletin 26](#)
- 2020 Valuation – GAD draft data specifications: [Bulletin 26](#)
- Fire Authority immediate action – completion of information sheet before 29 February 2020: [Bulletin 28](#), and [Bulletin 28 Appendix 1](#)
- IDRPs data collection: [Bulletin 28](#)
- IDRPs data collection – request that FRAs complete and return spreadsheet by 30 April 2020: [Bulletin 30](#), and [Bulletin 30 Appendix 2](#)
- Immediate event data request update: [Bulletin 30](#)
- IDRPs data collection as requested in Bulletin 30; clarification of requirements for spreadsheet: [Bulletin 31](#), and [Bulletin 31 Appendix 1](#)
- Information received in response to immediate event data request: [Bulletin 33](#)
- FPS England – 2020 Valuation final data specifications issued by GAD on 3 June 2020: [Bulletin 34](#)
- TPO determine on data issues; LGA assistance in related matters for Local Pension Boards and scheme managers: [Bulletin 34](#)
- How to access GAD data collection spreadsheet for 2020 Valuation: [Bulletin 36](#)
- Fire and rescue workforce and pensions statistics for period April 2019 to March 2020 published by Home Office: [Bulletin 38](#)
- The Information Commissioner’s Office (ICO) has issued new statutory code of practice on data subject access requests (DSARs): [Bulletin 39](#)
- Age discrimination – draft remedy data collection guidance: [Bulletin 42](#), and [Bulletin 43](#)
- Age discrimination – remedy data collection tools: [Bulletin 44](#), and [Bulletin 66](#)

## Data and statistics (continued)

- IDRPs data collection 2021 – spreadsheet and notes; request that FRAs complete and return spreadsheet by 31 May 2021: [Bulletin 44](#), and [Bulletin 44 Appendix 1](#)
- FRA remedy self-assessment survey launched by SAB on 20 May 2021, closing date 30 June 2021: [Bulletin 45](#)
- Fire and Rescue workforce and pensions statistics for April 2020 to March 2021 published by Home Office: [Bulletin 50](#)
- FRA remedy self-assessment survey research report: [Bulletin 52](#)
- Home Office collection of FPS forecasts for 2022-23 to 2027-28: [Bulletin 58](#), and [Bulletin 58 Appendices 1 and 2](#)
- Age discrimination remedy – in cases of inter-brigade transfer during remedy period, pensionable data should be shared between administrators rather than between FRAs because of possible GDPR issues: [Bulletin 59](#)
- Pensions Administration Standards Association (PASA) update their guidance on dashboards data matching conventions: [Bulletin 60](#)
- Pensions Administration Standards Association (PASA) publish Guidance on Value Data for pensions dashboards: [Bulletin 60](#)
- Home Office publishes Fire and Rescue workforce and pension statistics for 2021/2022: [Bulletin 62](#)
- FRAs required to provide additional data for the 2015 Remedy in order to rebuild final salary record: [Bulletin 66](#)
- Top-up grant 2023. Home Office request, 2 March 2023, for FRAs to prepare submissions of audited 2021/22 and unaudited 2022/23 pensions income/expenditure data by mid-May: [Bulletin 67](#)
- GAD blog on pensions dashboards data matching: [Bulletin 67](#), and [Bulletin 70](#)
- Fire and Police pensions data conference – 17 May 2023: [Bulletin 67](#), [Bulletin 68](#), [Bulletin 69](#), and [Bulletin 70](#)
- Training and events – 2022/23 facts and figures: [Bulletin 67](#)
- LGA Guidance on the Pension Regulator data requirements 2023 (updated version of 2019 guidance): [Bulletin 69](#)
- Age discrimination remedy – data sharing and sample text for privacy notices: [Bulletin 69](#), and [Bulletin 70](#)
- GAD news feature – data projects and long-term strategy: [Bulletin 70](#)
- Pension Dashboards Q&A document, put together following Police and Fire Data Conference 17 May 2023, on FPS Regulations and Guidance website: [Bulletin 70](#)
- The Pensions Regulator is sending out surveys in a fact-finding exercise to understand the challenges faced by schemes in obtaining member data from employees: [Bulletin 71](#)
- HMRC to contact scheme managers with required links in order that FRAs can register for the Secure Data Exchange Service (SDES): [Bulletin 71](#), and [Bulletin 72](#), and [Bulletin 91](#)
- The Pensions Administration Standards Association (PASA) publish, on 14 August 2023, new data guidance on defined benefit accuracy: [Bulletin 72](#), and [Bulletin 73](#)
- Matthews monitoring and reporting – Home Office and GAD have confirmed that there are some key areas in respect of which they will require FRAs to provide statistics: [Bulletin 75](#), and [Bulletin 77](#)

## Data and statistics (continued)

- FRAs asked to provide Matthews Project implementation and opt out data to Bluelight Team by 21 February 2024, using the separate data spreadsheets: [Bulletin 77](#)
- FRAs should respond, by 5 April 2024, to the request they have received from HMRC for information relating to the Matthews exercise and National Insurance: [Bulletin 77](#)
- Age Discrimination Remedy – updated guidance on data sharing: [Bulletin 79](#)
- FRAs requested to submit Matthews Project Implementation data for period 1 January 2024 to 31 March 2024 by 21 April 2024 (see previous request for data in [Bulletin 77](#)): [Bulletin 79](#)
- Age Discrimination Remedy data sharing – problems arising from delays in provision of data, and reminder to keep contact details up to date (see also Bulletins [77](#) and [79](#)): [Bulletin 82](#)
- Matthews – project implementation data request (see earlier request in [Bulletin 79](#), now extended). Additional fields added to collection spreadsheet to provide information for GAD: [Bulletin 82](#)
- The Pensions Administration Standards Association (PASA) have published guidance on data presence and accuracy: [Bulletin 82](#)
- DELTA returns. Home Office sent two emails to Claim Certifiers at FRAs, 1 August 2024, with request for pension forecasts. Associated documents provided. Deadline for submission 18 September 2024: [Bulletin 84](#)
- GAD have requested that FRAs provide membership data extracts for the FPS Valuation 2024 no later than 1 December 2024: [Bulletin 84](#)
- Matthews – project implementation data request for period 1 July 2024 to 30 September 2024; FRAs to complete return and submit by 19 October 2024: [Bulletin 85](#)
- Home Office has published workforce and pensions statistics for Fire and Rescue Service in England for period 1 April 2023 to 31 March 2024: [Bulletin 86](#)
- Firefighters Pension Scheme Valuation 2024 – GAD data request and process to follow for deadline of 1 December 2024: [Bulletin 86](#), and [Bulletin 87](#)
- Eversheds Pensions Dashboards Speedbrief – a “To do” document which sets out some key steps for scheme managers and includes data considerations: [Bulletin 86](#)
- The Pensions Regulator, on 22 October 2024, published its digital, data and technology strategy: [Bulletin 86](#)
- The Pensions Regulator data quality engagement from 15 October 2024 – reaching out to schemes in scope for dashboards to ensure they have the right processes and controls in place around their data: [Bulletin 86](#)
- The Pensions Regulator is sending out to scheme managers two surveys regarding readiness for pensions dashboards in the period leading up to their “connect by” date: [Bulletin 86](#)
- The Scheme Advisory Board is requesting monthly information from FRA scheme managers on the number of Remediable Service Statements issued to members: [Bulletin 86](#), [Bulletin 87](#), and [Bulletin 89](#)
- Immediate Detriment – Memorandum of Understanding and Framework for managing cases (see Bulletin 50). Bluelight Pension Team reviewing position and guidance and recommend that no action yet be taken but request that they be informed of any approaches by members in the meantime: [Bulletin 87](#)

## Data and statistics (continued)

- Age Discrimination Remedy – HMT looking to gather information from all schemes about their position with club transfers. Administrators asked to provide this information by 4 December 2024: [Bulletin 87](#)
- Pensions Administration Standards Association publishing new guidance on data scoring and holding a launch webinar on 2 December 2024: [Bulletin 87](#)
- Matthews – project implementation data request for period 1 October 2024 to 31 December 2024. Updated data collection spreadsheet will be issued, including GAD request for some additional information: [Bulletin 88](#)
- Age Discrimination Remedy – Remediable Service Statements Data request. Scheme Advisory Board would like to receive completed RSS Spreadsheet by 9<sup>th</sup> of every month (see also [Bulletin 86](#)): [Bulletin 89](#)
- 2024 valuation data update – submission of movement data, and Matthews election data by deadline dates: [Bulletin 89](#), and [Bulletin 90](#)
- Home Office emailed claim certifiers and claim administrators, 27 February 2025, with advance notification of formal request for pensions accounting data for the 2025 Top Up Grant: [Bulletin 90](#)
- Matthews – project implementation data request for period 1 January 2025 to 31 March 2025 (see earlier request in Bulletin 82). Link to return which must be submitted by 22 April 2025: [Bulletin 91](#)
- Home Office emailed claim administrators/certifiers on 24 April 2025 to remind them that DELTA form for top-up grant went live on 1 April 2025 and deadline for completion 16 May 2025: [Bulletin 92](#)
- GAD have asked FRAs to provide data for final Matthews second options elections by 2 May 2025. Guidance: [Bulletin 92](#)
- Age Discrimination - Remediable Service Statements (RSS) data request: [Bulletin 93](#)
- Matthews – project implementation data request for period 1 April 2025 to 30 June 2025. Complete, and submit by 22 July 2025, the return which can be accessed via “Project Implementation Data request” (not an earlier template): [Bulletin 94](#)
- DELTA returns – collection of Firefighters’ Pension forecasts for period 2025/26 to 2030/31. Home Office emailed Claim Certifiers/Administrators, 27 June 2025, to give advance notice of their request for forecasts, and followed this up on 30 June 2025 with two further emails including commissioning letter and relevant supporting documents to be completed by 29 August 2025: [Bulletin 94](#)
- GAD thanks FRAs for response to request for individual Matthews election data, FRAs should continue to hold and collate data on individual Matthews elections for remainder of options exercise: [Bulletin 94](#)
- Age Discrimination Remedy and Data Sharing – HM Treasury interpretation that member’s consent is not required for data sharing between public service pension schemes: [Bulletin 94](#)
- MHCLG emailed administrators/certifiers on 30 July 2025 to remind them that DELTA forms are available online and deadline for submission is 28 August 2025: [Bulletin 95](#)
- The Executive Director of Digital, Data and Technology at TPR published, 1 July 2025, a blog “How collaboration will help pensions thrive in the digital, data and technology age”. This outlines plans to launch a new Pensions, Data and Digital Working Group this autumn with details for those interested in joining: [Bulletin 95](#)
- TPR published a blog, 17 July 2025, “Don’t miss your dashboards deadline over a data debt”: [Bulletin 95](#)
- Pensions Administration Standards Association (PASA) recently published its updated Data Matching Convention guidance which provides practical support for schemes on how to match data accurately and consistently: [Bulletin 95](#)

## Data and statistics (continued)

- On 4 August 2025, the Pensions Administration Standards Association (PASA) released new guidance “Securing Tomorrow” to help trustees and pension providers strengthen their data protection and governance: [Bulletin 96](#)
- The Pensions Dashboards Programme has updated guidance on its website – “Public Key Infrastructure (PKI)”, and “Data Management”: [Bulletin 96](#)
- Matthews – project implementation data request for period 1 July 2025 to 30 September 2025; FRAs to complete return (use link “Project Implementation data request” for new template) and submit by 22 October 2025: [Bulletin 97](#), and [Bulletin 98](#)
- McCloud Compensation Claim period Q2 25/26 opened 1 October 2025. Deadline for submissions 31 October 2025: [Bulletin 98](#)
- The Pensions Regulator sent scheme return notices to public sector scheme managers in October 2025, to be completed and returned within six weeks of receipt. LGA’s view that incomplete Matthews records should be included within the data scoring: [Bulletin 98](#)
- Following publication of the Pension Regulator’s revised data quality guidance, PASA has published new data quality guidance and a data improvement plan template: [Bulletin 99](#)
- On 21 November 2025, the Pensions Dashboards Programme published a blog “Getting data-ready for dashboards: benefits for savers and schemes”. It explains the importance of high quality data, and features comments from the Pensions Regulator: [Bulletin 99](#)
- The Pensions Regulator has released revised member data quality guidance bringing all its data-related resources together in one place: [Bulletin 99](#)
- Matthews exercise progress statistics (as at end of September 2025). Request for December 2025 progress survey response from FRAs by 27 February 2026 (new fields included): [Bulletin 101](#)
- New national opt-out form. Ensures members who decide to opt out are fully informed about valuable benefits they would be giving up. Also, spreadsheet for FRAs to complete on receipt of form in order that SAB and MHCLG can monitor opt-outs. Form and spreadsheet published on “Guides and sample documents” section of FPS Regulations and Guidance website: [Bulletin 101](#)
- The Pensions Dashboards Programme has published a blog post on their website: “Preparing data for dashboards: what you need to do”: [Bulletin 101](#)
- The Pensions Dashboards Programme has opened a consultation on an updated draft of its reporting standards – see the PDP website. It changes how data is reported to the Money and Pensions Service. The consultation closes on 25 March 2026: [Bulletin 101](#), and [Bulletin 103](#)
- Matthews exercise – updated Project Implementation Data Request template: [Bulletin 102](#)
- The Pensions Dashboards Programme has published a blog on preparing data for dashboards: [Bulletin 102](#)
- Top Up grant 2026 – DELTA online data collection system will go live on 2 April 2026 with a deadline of 15 May 2026: [Bulletin 103](#)
- In February 2026, the Pensions Administration Standards Association (PASA) hosted a webinar on data-matching guidance for pensions dashboards and published a summary of questions and answers: [Bulletin 103](#)

## Data and statistics (continued)

- On 23 March 2026, the Pensions Dashboards Programme published draft version 2.2 of reporting standards; this includes technical requirements of routine reporting of data via Application Programming Interfaces (APIs) to the Money and Pensions Service (MaPS): [Bulletin 103](#)

## Deferred Benefit Statements (DBS)

- Production of a standard DBS template planned: [Bulletin 10](#)
- Age Discrimination Remedy – Annual Benefit Statement RSS (ABS RSS) for deferred members, has been published in the “Age Discrimination – Remediable Service Statement” section of the member area of the FPS Regulations and Guidance website: [Bulletin 82](#)
- Age Discrimination Remedy – Annual Benefit Statement RSS should be provided to all deferred members eligible. (Information about other ABS RSS documents available): [Bulletin 82](#)
- Age Discrimination Remedy: Annual Benefit Statement Remediable Service Statement (ABS-RSS) 2024 and 2025 production – Scheme Managers should discuss with their administrators the cut-off point to produce the 2024 statements in order to facilitate the production of the 2025 statements: [Bulletin 94](#)

## Divorce, dissolution of civil partnership, annulment

- Pension sharing on divorce – transition members: [Bulletin 3](#)
- Supreme Court ruling – McDonald – implication for future divorce cases in Scotland: [Bulletin 5](#)
- Pension sharing on divorce – transition members; amendment to guidance given in Bulletin 3: [Bulletin 17](#)
- HMT standard wording for inclusion with CETVs in divorce and transfer cases (other than Club transfers): [Bulletin 40](#)
- The Pensions and Lifetime Savings Association (PLSA) has published updated guidance (to apply from 2 January 2024) on suggested range of charges in respect of pension sharing orders: [Bulletin 74](#)
- Age Discrimination Remedy – “Divorce” factsheet on FPS member website: [Bulletin 82](#)
- Age Discrimination Remedy – GAD drafting guidance notes for Police Pension Scheme on how CETVs (non-club transfer, divorce, pension sharing), which have not been possible due to missing technical information, should be dealt with under remedy: [Bulletin 87](#)
- Age Discrimination Remedy and divorce – Government Actuary’s Department guidance update: [Bulletin 89](#)
- Guidance for prospective divorce cases has been published on the “Divorce (Pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 91](#)
- GAD have issued first draft version of retrospective divorce guidance. Until consultation process completed, administrators should follow the process set out in Bulletin 89: [Bulletin 91](#)
- Age Discrimination Remedy. Draft GAD guidance on retrospective divorce cases issued to administrators and software suppliers in March and April 2025. Administrators invited to joint Police/Fire Q&A session with GAD on 21 May 2025: [Bulletin 92](#)
- Age Discrimination Remedy. Final version of GAD guidance on prospective divorce cases issued to administrators and software suppliers on 24 March 2025 and published in “Divorce (pension debits and credits)” section of FPS Regulations and Guidance website: [Bulletin 92](#)
- Example calculations to accompany GAD’s Sargeant/McCloud Prospective Divorce Guidance Note (March 2025) added to “Divorce (pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 93](#)
- Age Discrimination Remedy – the full suite of retrospective divorce guidance can be found in the “Divorce (pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 95](#), and [Bulletin 103](#)
- GAD has updated the Matthew Manual Cases note to extend the list of “Cases to be referred to GAD” to include those subject to a Pension Sharing Order, Earmarking Order or Tax Charge Debits (Scheme Pays): [Bulletin 98](#)
- GAD published, 30 January 2026, a second set of prospective divorce examples (Age Discrimination). Available on “Divorce (pension debits and credits)” section of FPS Regulations and Guidance website: [Bulletin 101](#)
- Examples for taper members have been issued by GAD to complement retrospective divorce guidance released in July 2025. They can be found in the “Divorce (pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 103](#)

## Exit payments

- Government consultation 10.04.2019: [Bulletin 19](#)
- Factsheet “Uplift of Commutation”: [Bulletin 19](#)
- Factsheet “Authority Initiated Early Retirement [AIER]”: [Bulletin 19](#)
- Technical note – guidance to FRAs on implications for Firefighters’ Pension Scheme, of Government’s consultation on restricting exit payments within public sector: [Bulletin 20](#), and [Bulletin 20 Appendix 2](#)
- Government response to consultation on restriction of exit payments in the public sector: [Bulletin 35](#)
- The Restriction of Public Sector Exit Payments Regulations 2020 [SI 2020/1120] come into force on 4 November 2020: [Bulletin 38](#)
- HM Treasury guidance and directions relating to Exit Payments Regulations: [Bulletin 39](#)
- Local Government Pensions Committee; detailed information about effect of Exit Payments Regulations on Local Government Pension Scheme: [Bulletin 39](#), and [Bulletin 41](#)
- Amended version of HM Treasury guidance and directions relating to Exit Payments Regulations: [Bulletin 41](#)
- National Insurance contributions not an exit payment: [Bulletin 41](#)
- Exit payments cap revoked: [Bulletin 42](#)
- Correction Slip 1 to the Restriction of Public Sector Exit Payments (Revocation) Regulations 2021 [SI 2021/197]: [Bulletin 44](#)
- Ministry of Housing, Communities and Local Government consultation on New Best Value statutory guidance covering special severance payments for local authorities in England (including Fire and Rescue Authorities and London Fire Commissioner): [Bulletin 47](#)
- Department for Levelling Up Housing and Communities (DLUHC) – statutory guidance on special severance payments; Home Office confirms that FPS fitness assurances and commutation uplift would not fall within scope of these payments: [Bulletin 57](#)
- Confirmation that, in respect of HMT consultation on proposals to limit exit payments, bodies classified as “Central Government” do not include a FRA, FRS, LFEPA or Police and Crime Commissioner: [Bulletin 61](#)

## Finance and funding

- Home Office assumptions exercise: [Bulletin 1](#)
- HO Letter. Financial arrangements for firefighter pensions – LOGASnet Returns. Pension Estimates 2017/18 to 2023/24: [Bulletin 1](#), and [Bulletin 1 Appendix 1](#)
- Spreadsheet. Pension Top-up grant 2018. Pension Deficit/Surplus Estimates 2017/18 to 2023/24. Declaration of assumptions: [Bulletin 1](#), and [Bulletin 1 Appendix 2](#)
- Top-up grant claims to be submitted via new DELTA online data collection system: [Bulletin 7](#)
- FPS 2015 ill-health charge (same as for FPS 1992 and FPS 2006): [Bulletin 9](#)
- The Fire Finance Network: [Bulletin 25](#)
- Guidance for FRAs when calculating pension forecasts for the FPS top-up grant: [Bulletin 25](#), and [Bulletin 25 Appendix 1](#)
- GAD Fire pension accounting disclosures – service available to FRAs: [Bulletin 25](#), and [Bulletin 25 Appendix 5](#)
- Fire pension accounting disclosures – Hymans Robertson flier about service available to FRAs: [Bulletin 26](#), and [Bulletin 26 Appendix 1](#)
- Top-up grant 2020; DELTA online data collection system will be used to collect returns – deadline for completion 15 May 2020: [Bulletin 31](#)
- Top-up grant 2020; collection of pensions accounting data – information needed by 15 May 2020: [Bulletin 32](#)
- Home Office collection of FPS forecasts for 2019-20 to 2025-26: [Bulletin 36](#), and [Bulletin 36 Appendix 1](#), and [Bulletin 36 Appendix 2](#)
- Fire and rescue workforce and pensions statistics for period April 2019 to March 2020: [Bulletin 38](#)
- Top-up grant 2021; collection of pensions accounting data and method of submission – information needed by 15 May 2021: [Bulletin 43](#)
- National Audit Office publish public service pensions report (March 2021): [Bulletin 45](#)
- HMT responds to House of Commons Public Accounts Committee report on public service pensions: [Bulletin 49](#)
- Government update on funding in respect of Immediate Detriment costs: [Bulletin 51](#)
- Top-up grant 2022; collection of pensions accounting data and method of submission – information needed by 13 May 2022: [Bulletin 55](#)
- Home Office collection of FPS forecasts for 2022-23 to 2027-28: [Bulletin 58](#), and [Bulletin 58 Appendices 1 and 2](#)
- Immediate Detriment Framework costing and assumption guidance: [Bulletin 58](#)
- “Actuarial update – Valuation cycle”, First Actuarial presentation slides, FPS AGM 2022 Day Two: [Bulletin 62](#)
- Autumn Statement 2022 delivered by Chancellor of Exchequer on 17 November 2022: [Bulletin 63](#)
- Top-up grant 2023. Home Office request, 2 March 2023, for FRAs to prepare submissions of audited 2021/22 and unaudited 2022/23 pensions income/expenditure data by mid-May: [Bulletin 67](#)
- Home Office collection of FPS forecasts for 2023/24 to 2028/29: [Bulletin 70](#), and [Bulletin 71](#)
- Further emails from Home Office re collection of FPS forecasts for 2023/24 to 2028/29, including correction of CPI figures in original commission: [Bulletin 71](#)

## Finance and funding (continued)

- Home Office have confirmed that Sargeant expenditure, including compensation payments, will be paid out of the Annually Managed Expenditure (AME) top up grant; further instructions will follow: [Bulletin 73](#)
- HMT wrote, 20 October 2023, to scheme managers outlining respective responsibilities of the Scheme and HMT moving forward, and the future funding arrangements for age discrimination remedy: [Bulletin 74](#)
- Age Discrimination Remedy – Home Office informal guidance note for accounting and finance: [Bulletin 78](#)
- Matthews GAD calculator cost sharing – request for completed purchase order form to be returned to Bluelight Team by 21 March 2024: [Bulletin 78](#)
- Funding position for 2024/2025 contained in Home Office letter sent to Chief Fire Officers and Finance Directors on 6 February 2024: [Bulletin 78](#)
- Top Up grant 2024 - Home Office will send relevant forms to FRAs in early April 2024: [Bulletin 79](#)
- Annual Managed Expenditure (AME) pensions top up grant – uplifts re Matthews and Sargeant; Home Office emails 7 May 2024 and 13 May 2024 to FRAs, giving details of uplifts: [Bulletin 81](#)
- Age Discrimination compensation guidance for Scheme Managers (on FPS Regulations and Guidance website): [Bulletin 81](#)
- Age Discrimination compensation – Home Office email to FRAs confirming publication of their compensation funding guidance: [Bulletin 81](#)
- Top Up Grant – Home Office email to claim administrators/certifiers, 18 June 2024, to notify that, due to increase in employer contributions from April 2024, a corrective adjustment needs to be made to forecasts provided in August 2023: [Bulletin 82](#)
- Home Office collection of FPS forecasts for 2024-25 to 2029-2030, to be submitted by FRAs via the online DELTA system, deadline for submission being 31 July 2024: [Bulletin 83](#)
- Matthews Expression of Interest forms. FRAs should consider sending out reminders possibly using Royal Mail's track and trace service for proof of delivery (keeping account of any costs incurred): [Bulletin 83](#)
- Matthews – coding of payments for accounting/valuation purposes – areas which need to be considered: [Bulletin 83](#)
- DELTA returns. Home Office sent two emails to Claim Certifiers at FRAs, 1 August 2024, with request for pension forecasts. Associated documents provided. Deadline for submission 18 September 2024: [Bulletin 84](#)
- GAD have requested that FRAs provide membership data extracts for the FPS Valuation 2024 no later than 1 December 2024: [Bulletin 84](#)
- McCloud compensation arrangement claims for Q2 FY24/25 – Home Office email to FRA finance contacts re claims for legitimate expenditure. Deadline 31 October 2024: [Bulletin 85](#)
- Employee Contribution Review Engagement Session/Consultation: Bulletin 86  
Firefighters Pension Scheme Valuation 2024 – GAD data request and process to follow for deadline of 1 December 2024: [Bulletin 86](#)
- Home Office has published workforce and pensions statistics for Fire and Rescue Service in England for period 1 April 2023 to 31 March 2024: [Bulletin 86](#)
- 2024 valuation data update – submission of movement data, and Matthews election data by deadline dates: [Bulletin 89](#)

## Finance and funding (continued)

- Home Office emailed claim certifiers and claim administrators, 27 February 2025, with advance notification of formal request for pensions accounting data for the 2025 Top Up Grant: [Bulletin 90](#)
- Home Office emailed claim administrators/certifiers on 24 April 2025 to remind them that DELTA form for top-up grant went live on 1 April 2025 and deadline for completion 16 May 2025: [Bulletin 92](#)
- MHCLG emailed administrators/certifiers on 30 July 2025 to remind them that DELTA forms are available online and deadline for submission is 28 August 2025: [Bulletin 95](#)
- McCloud Compensation Claim period Q2 25/26 opened 1 October 2025. Deadline for submissions 31 October 2025: [Bulletin 98](#)
- 2025/2026 AME funding to support implementation of McCloud and Matthews remedies: [Bulletin 99](#)
- Matthews exercise: MHCLG are continuing funding of GAD support for FRAs on manual cases: [Bulletin 101](#)
- AME Forecasting/Funding – Future Arrangements: MHCLG email and attachment “AME Forecasting Policy Paper”: [Bulletin 101](#)
- Top Up grant 2026 – DELTA online data collection system will go live on 2 April 2026 with a deadline of 15 May 2026: [Bulletin 103](#)

## FPS Benchmarking

- FPS benchmarking exercise launched: [Bulletin 12](#), and [Bulletin 12 Appendix 1](#)
- FPS benchmarking exercise update: [Bulletin 13](#)
- FPS benchmarking exercise update: [Bulletin 14](#), and [Bulletin 14 Appendix 1](#)
- FPS benchmarking exercise update: [Bulletin 15](#)
- FPS benchmarking exercise – member survey launched with promotion poster and suggested email text for FRA to issue to members. [Bulletin 16](#), and [Bulletin 16 Appendix 4](#)
- FPS benchmarking exercise update: [Bulletin 17](#)
- FPS benchmarking - final report 30 August 2019: [Bulletin 23](#), and [Bulletin 23 Appendix 1](#)
- Consultation on SAB-commissioned FPS administration and benchmarking review: development and implementation of pension administration strategy: [Bulletin 34](#), and [Bulletin 34 Appendix 1](#), [Bulletin 34 Appendix 2](#), and [Bulletin 35](#)
- Response to consultation on template pension administration strategy: [Bulletin 37](#), and [Bulletin 37 Appendix 1](#)
- Template FPS Administration Strategy published: [Bulletin 47](#)

## Government Actuary's Department (GAD)

- Autumn budget 2017 – GAD technical bulletin providing summary: [Bulletin 3](#)
- Commutation factors – modified members: [Bulletin 4](#)
- Indexation of GMP in public service pension schemes – consultation outcome: [Bulletin 5](#), and [Bulletin 5 Appendix 4](#)
- Valuation data – exclusion of data: [Bulletin 8](#)
- GAD technical bulletin relating to FPS 2016 Valuation and link to relevant documents: [Bulletin 12](#)
- Home Office letter regarding change to SCAPE discount rate and impact on GAD factors: [Bulletin 13](#), and [Bulletin 13 Appendix 1](#)
- Replacement factor tables for early and late retirement: [Bulletin 15](#), and [Bulletin 15 Appendix 2](#)
- Replacement factor tables for CETV and Pensioner Cash Equivalent (for divorce purposes) – any suspended calculations can now recommence: [Bulletin 15](#), and [Bulletin 15 Appendix 3](#)
- Replacement factor tables for Added Years/Added Pension and CPD: [Bulletin 16](#), and [Bulletin 16 Appendix 1](#)
- Replacement factor table for Tax Charge Debits: [Bulletin 16](#), and [Bulletin 16 Appendix 2](#)
- Replacement factor table for Non-Club Transfer-in (“TV-in”): [Bulletin 16](#), and [Bulletin 16 Appendix 3](#)
- GAD PSPS Newsletter – January 2019 edition: [Bulletin 16](#)
- Replacement factor table for Trivial Commutation: [Bulletin 17](#), and [Bulletin 17 Appendix 1](#)
- Replacement factor table for Club Transfers; process for applying new factors: [Bulletin 17](#) and [Bulletin 17 Appendix 2](#)
- Replacement factor table for Pension Debit Adjustment and Pension Credit: [Bulletin 18](#), and [Bulletin 18 Appendix 1](#)
- Club Memorandum updated: [Bulletin 19](#)
- GAD PSPS Newsletter – March 2019 edition: [Bulletin 19](#)
- GAD PSPS Newsletter – May 2019 edition: [Bulletin 20](#)
- Replacement factor table for Non-Club Transfer-In (FPS 2006 standard members): [Bulletin 21](#), and [Bulletin 21 Appendix 3](#)
- GAD consolidated factors spreadsheet: [Bulletin 21](#), and [Bulletin 21 Appendix 4](#)
- GAD PSPS Newsletter – June 2019 edition: [Bulletin 21](#)
- GAD PSPS Newsletter – July 2019 edition, and GAD Mortality Insight – July 2019: [Bulletin 22](#)
- GAD data improvement reports for individual FRAs: [Bulletin 23](#)
- GAD data improvement reports for FRAs now issued: [Bulletin 24](#)
- GAD revised Fire (England) factors for Non-Club Transfer-In and table of consolidated factors: [Bulletin 25](#), and [Bulletin 25 Appendix 2](#)
- GAD Fire pension accounting disclosures – service available to FRAs: [Bulletin 25](#), and [Bulletin 25 Appendix 5](#)
- GAD PSPS Newsletter – September 2019 edition: [Bulletin 25](#)

## Government Actuary's Department (GAD) (continued)

- 2020 Valuation – GAD draft data specifications: [Bulletin 26](#)
- GAD factor guidance notes reflecting reduction in SCAPE discount rate from 1 April 2019: [Bulletin 27](#), [Bulletin 29](#), and [Bulletin 30](#)
- GAD update of “pension input period” for tax and scheme pays offsets notes; previously 6 April to 5 April, now 1 April to 31 March: [Bulletin 29](#)
- GAD update of FPS 1992 Tax Charge Debits guidance: [Bulletin 31](#)
- GAD statement about 31 March 2020 scheme valuation timeline: [Bulletin 32](#)
- Summary of most recent GAD factors and guidance notes added to the FPS Regulations and Guidance website: [Bulletin 33](#)
- 2020 Valuation – GAD to provide FPS administrators with 2020 valuation data collection spreadsheet: [Bulletin 35](#)
- 2020 Valuation – how to access data collection spreadsheet: [Bulletin 36](#)
- GAD creating website to hold actuarial factors and guidance – request for scheme feedback by 20 September 2020: [Bulletin 36](#)
- FPS 1992 and FPS 2006 – CPD Additional Pension Benefits factors and guidance (CPD factors extended to begin at age 20): [Bulletin 39](#)
- FPS 2015 – factors and guidance for Individual Cash Equivalent Transfers and for pension sharing on divorce: [Bulletin 39](#)
- FPS 2015 – factors and guidance for Early Payment Reductions (factors extended to allow for rise in State Pension age): [Bulletin 39](#)
- Cost-cap review stakeholder meeting held by GAD on 23 October 2020 – summary of discussion points: [Bulletin 40](#)
- Extension of conversion factors for FPS 2006 transferred-in service credit (standard to special membership): [Bulletin 41](#)
- GAD review of cost control mechanism published; HM Treasury consult on changes: [Bulletin 46](#)
- HM Treasury response to cost control mechanism consultation published on 4 October 2021: [Bulletin 50](#)
- GAD blog about pressures faced by administrators of public service pension schemes “Looking ahead in public service pension administration”: [Bulletin 63](#)
- GAD blog on pensions dashboards data matching: [Bulletin 67](#)
- On 3 April 2023, following announcement of revised SCAPE rate, GAD published revised FPS 1992 commutation factors and guidance: [Bulletin 68](#)
- Updated factors for CETVs, pensioner cash equivalents and non-club transfers-in, to be implemented from 29 March 2023: [Bulletin 69](#), and [Bulletin 71](#)
- HM Treasury statement, 15 May 2023, that only the reformed scheme design will be included in the cost control mechanism (any cost increases associated with final salary benefits and impact of underpin will be excluded): [Bulletin 69](#)
- GAD news feature – data projects and long-term strategy: [Bulletin 70](#)
- Coffee morning presentation 26 January 2023 – HMT Remedy Directions (see [Bulletin 65](#)) – additional resource on interest and member contributions created by GAD and added to Retrospective Remedy page on FPS Regulations and Guidance website: [Bulletin 70](#)
- GAD preparation of McCloud remedy contribution calculator: [Bulletin 71](#), and [Bulletin 72](#)

## Government Actuary's Department (GAD) (continued)

- Updated factors for: CARE TV-ins, early retirement, late retirement, trivial commutation, Scheme Pays Annual Allowance, Scheme Pays Lifetime Allowance. Withdrawal of non-Club TV-ins for 2006 Scheme: [Bulletin 71](#)
- SAB have commissioned GAD to produce a benefit calculator for FRAs to use in the Matthews Second Options exercise: [Bulletin 71](#)
- New Government Actuary appointed by HM Treasury on 2 August 2023: [Bulletin 72](#)
- Age Discrimination Remedy – GAD Tax and Contribution Calculator (user guide, data template, and supporting administration process note) released by GAD on 12 September 2023 – new page created for this material on FPS Regulations and Guidance website: [Bulletin 73](#)
- GAD webinar, 25 September 2023, explaining the new Age Discrimination Remedy – GAD Tax and Contribution Calculator. A recording of the webinar is available from GAD, slides are on the FPS Regulations and Guidance website: [Bulletin 73](#)
- Updated GAD factors have been issued and added to the GAD Guidance, Additional Pension Benefits (APBs) page, on the FPS Regulations and Guidance website (see also Bulletins 68, 69, and 71 for other recently updated factors): [Bulletin 73](#)
- FPS coffee morning presentation 4 October 2023 – Matthews implementation and GAD calculator update: [Bulletin 74](#)
- FPS coffee morning presentation 31 October 2023 – Matthews GAD calculator launch and demo: [Bulletin 74](#)
- Matthews: new “Special members of FPS 2006 Scheme – GAD calculator” page accessible via restricted area of FPS Regulations and Guidance website: [Bulletin 74](#)
- Matthews: GAD has provided input and output specification document and data input template recommended for bulk cases: [Bulletin 74](#)
- Age discrimination remedy: new output and interest guidance document provided by GAD added to FPS Regulations and Guidance website: [Bulletin 74](#)
- Matthews: GAD calculator and user guide added to “Special members of FPS 2006 – GAD calculator” webpage in the member area of FPS Regulations and Guidance website: [Bulletin 75](#), and [Bulletin 77](#)
- Matthews monitoring and reporting – Home Office and GAD have confirmed that there are some key areas in respect of which they will require FRAs to provide statistics: [Bulletin 75](#)
- Actuarial report following 2020 Valuation shows that employer contribution rate will rise 8.5% to 38.7% of pensionable pay from 1 April 2024 to 31 March 2027: [Bulletin 76](#)
- SAB meeting 14 December 2023: First Actuarial – Review of GAD Tax and Contribution calculator: [Bulletin 76](#)
- Second version of Matthews calculator (see Bulletin 75) available on 1 February 2024 on “Special members of FPS 2006 – GAD calculator” section of FPS Regulations and Guidance website with updated user guide and new query log: [Bulletin 77](#), and [Bulletin 78](#)
- Matthews GAD calculator cost sharing – request for completed purchase order form to be returned to Bluelight Team by 21 March 2024: [Bulletin 78](#)

## Government Actuary's Department (GAD) (continued)

- Matthews GAD calculator Version 2 corrections – updated calculator and user guide; some reprocessing of cases may be necessary. FRAs should register with GAD for updates: [Bulletin 78](#)
- The Matthews GAD calculator query log (see [Bulletin 77](#)) can now be accessed through a new tab “Calculator query log” in the “Special members of FPS 2006 – GAD calculator” section of the FPS Regulations and Guidance website: [Bulletin 78](#)
- GAD email contact for queries relating to GAD calculators for Age Discrimination Remedy or for Matthews: [Bulletin 78](#)
- Age Discrimination Remedy – Version 1.8 of GAD tax and contributions calculator published on 4 March 2024 with updated guidance: [Bulletin 79](#)
- Age Discrimination Remedy – GAD standalone Interest Calculator available on GAD website domain. Password available on member-restricted “Age Discrimination Remedy – useful information” section of FPS Regulations and Guidance website: [Bulletin 79](#)
- Matthews GAD calculator revised to address certain issues; details can be found on “Special members of FPS 2006 – GAD calculator” section of FPS Regulations and Guidance website: [Bulletin 79](#)
- Queries relating to Age Discrimination Remedy or Matthews GAD calculators – dedicated GAD inbox addresses: [Bulletin 79](#)
- Access to Age Discrimination Remedy technical query log, Matthews technical query log, and Matthews GAD calculator query log: [Bulletin 79](#), and [Bulletin 80](#)
- FPS Coffee morning presentation 19 March 2024 – GAD Matthews calculator: [Bulletin 79](#)
- Reminder of GAD email address for queries about Age Discrimination Remedy or Matthews GAD calculators: [Bulletin 80](#)
- Matthews GAD calculator and guidance revised. Summary of fixes on “Special members of FPS 2006” section of FPS Regulations and Guidance website: [Bulletin 81](#)
- Coffee morning presentation 21 May 2024 – Employee contribution review; GAD and Home Office: [Bulletin 81](#)
- Age discrimination remedy – NS&I rate update which will affect all Sargeant remedy interest calculations linked to this rate: [Bulletin 82](#)
- Matthews – project implementation data request (see earlier request in [Bulletin 79](#), now extended). Additional fields added to calculated spreadsheet to provide information for GAD: [Bulletin 82](#)
- Matthews – GAD calculator bulk upload functionality. Further to several requests, GAD providing an hour’s session on 10 July 2024: [Bulletin 82](#)
- Matthews guide to processing cases: support material on “Special Members of FPS 2006 – GAD Calculator” page of FPS Regulations and Guidance website. Documents will evolve with continuing assistance from FRAs providing anonymised examples: [Bulletin 83](#)
- Matthews – GAD published, 12 July 2024, a revised calculator which fixes certain issues, and updated their guidance: [Bulletin 83](#)
- GAD’s commutation guidance dated 3 April 2023 – care should be taken when considering the level of lump sum above which charges may be due for a member. GAD will clarify in their guidance note review: [Bulletin 83](#)
- GAD have requested that FRAs provide membership data extracts for the FPS Valuation 2024 no later than 1 December 2024: [Bulletin 84](#), [Bulletin 86](#), and [Bulletin 87](#)

## Government Actuary's Department (GAD) (continued)

- GAD guidance for CETVs has been updated: [Bulletin 84](#)
- Matthews – GAD calculator manual cases. Bluelight Team seeking FRA voluntary assistance in sharing higher tier ill health cases to assist GAD in testing the process: [Bulletin 84](#)
- Coffee morning presentation, 8 August 2024 – Matthews: GAD note and other topical items: [Bulletin 84](#)
- Matthews – GAD calculator; Manual case update. Scheme managers should gather information as instructed. Further instructions will follow shortly: [Bulletin 85](#)
- Employee Contribution Review Engagement Session/Consultation: [Bulletin 86](#)
- Matthews – Manual Cases update: GAD and live trial: [Bulletin 86](#), and [Bulletin 89](#)
- Firefighters Pension Scheme Valuation 2024 – GAD data request and process to follow for deadline of 1 December 2024: [Bulletin 86](#), and [Bulletin 87](#)
- Age Discrimination Remedy – new version of GAD tax and contributions calculator: [Bulletin 87](#)
- Reduction in NS&I Direct Saver interest rates will affect calculations where these rates are used – adjustment will need to be made to relevant calculator: [Bulletin 87](#)
- Age Discrimination Remedy – Update on offsetting guidance re unauthorised payment charge for immediate choice members (see also Bulletins 85 and 86): [Bulletin 87](#)
- Age Discrimination Remedy – interest on Part 4 tax loss (Annual Allowance and Lifetime Allowance). GAD have updated calculator for compensation: [Bulletin 87](#)
- Age Discrimination Remedy – marginal rate changes for previously paid annual allowance for tax charges. Bluelight Pensions Team working with HMT and GAD to determine format of any compensation: [Bulletin 87](#)
- Age Discrimination Remedy – GAD drafting guidance notes for Police Pension Scheme on how CETVs (non-club transfer, divorce, pension sharing), which have not been possible due to missing technical information, should be dealt with under remedy: [Bulletin 87](#)
- GAD to release updated Matthews calculator December 2024: [Bulletin 87](#)
- GAD currently updating factors relating to Matthews second exercise election, expected to be available in 2025: [Bulletin 87](#), and [Bulletin 102](#)
- Guidance for applying McCloud remedy to non-club transfers and cross-border transfers published in “CETV” pages of FPS Regulations and Guidance website: [Bulletin 88](#)
- Matthews – an updated version of the GAD calculator has been published in “Special members of the FPS 2006 – GAD calculator” section of the restricted are of the FPS Regulations and guidance website: [Bulletin 88](#)
- Matthews – project implementation data request for period 1 October 2024 to 31 December 2024. Updated data collection spreadsheet will be issued, including GAD request for some additional information: [Bulletin 88](#)
- Matthews - Manual cases update (see also [Bulletin 86](#)): [Bulletin 89](#)
- 2024 valuation data update – submission of movement data, and Matthews election data by deadline dates: [Bulletin 89](#), and [Bulletin 90](#)
- GAD blog, 14 January 2025, on the future of pensions administration: [Bulletin 89](#)
- GAD reminder – FRAs to provide data for final Matthews second options elections by 2 May 2025: [Bulletin 90](#)
- Guidance for applying the age discrimination remedy to non-club transfers and cross-border transfers-in, has been published on the “Transfers in” GAD guidance section of FPS Regulations and Guidance website: [Bulletin 91](#)

## Government Actuary's Department (GAD) (continued)

- Guidance for prospective divorce cases has been published on the “Divorce (Pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 91](#)
- GAD have issued first draft version of retrospective divorce guidance. Until consultation process completed, administrators should follow the process set out in Bulletin 89: [Bulletin 91](#)
- Changes in NS&I Direct Saver interest rates; calculators where used should be updated. (Historical rates shown on NS&I webpage under “Direct Saver” tab): [Bulletin 91](#)
- New version of GAD Matthews 2 calculator reflecting 2024/25 pension increases: [Bulletin 91](#)
- Coffee morning presentation, 18 March 2025 – Police and Fire UPC Offsetting guidance webinar: [Bulletin 91](#)
- SAB meeting 19 March 2025. GAD update: [Bulletin 91](#)
- Age Discrimination Remedy. Draft GAD guidance on retrospective divorce cases issued to administrators and software suppliers in March and April 2025. Administrators invited to joint Police/Fire Q&A session with GAD on 21 May 2025: [Bulletin 92](#)
- Age Discrimination Remedy. Final version of GAD guidance on prospective divorce cases issued to administrators and software suppliers on 24 March 2025 and published in “Divorce (pension debits and credits)” section of FPS Regulations and Guidance website: [Bulletin 92](#)
- Age Discrimination Remedy – “unauthorised” top-up payments of lump sum. HMRC have amended regulations and provided guidance. Also, GAD have provided methodologies for administrators – see “Age Discrimination Remedy – Useful Information” section of FPS Regulations and Guidance website: [Bulletin 92](#)
- On 4 April 2025, GAD published version 2.7.0 of the Matthews 2 GAD calculator and user guidance. Available on the “Special members of FPS 2006 – GAD Calculator” section of the FPS Regulations and Guidance website: [Bulletin 92](#)
- If, within any GAD guidance, there is a reference to refer cases to the Home Office this should be done through LGA via the Bluelight Pensions Team. (Members should not be incorrectly informed that guidance is outstanding when no referral has been made): [Bulletin 92](#)
- GAD have asked FRAs to provide data for final Matthews second options elections by 2 May 2025. Guidance: [Bulletin 92](#)
- Example calculations to accompany GAD’s Sargeant/McCloud Prospective Divorce Guidance Note (March 2025) added to “Divorce (pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 93](#)
- Unauthorised Payment Charge (UPC) for lump sum calculations – updates to GAD guidance and calculations spreadsheet to reflect HMRC comments re treatment of netting-off provision in cases of overpaid lump sum being repaid, have been added to “Age Discrimination Remedy – Useful Information” section of the FPS Regulations and Guidance website: [Bulletin 93](#)
- GAD recording of the Matthews 2 calculator bulk interface training session, July 2024, available: [Bulletin 93](#)
- Matthews: GAD need a wider variety and volume of “refer to GAD” manual cases in order to develop their processes. Request for FRAs with cases to get in touch with GAD: [Bulletin 93](#), and [Bulletin 94](#)

## Government Actuary's Department (GAD) (continued)

- GAD looking for FRAs who would be willing to participate in pre-release trials of the version 3 Matthews calculator: [Bulletin 93](#)
- GAD collection of Matthews elections data to ensure that Employer Contribution Rate result of valuation is as robust as possible: [Bulletin 93](#)
- Age Discrimination Remedy: Cross Borders Transfers – clarification of point 6.8 of the non-club transfers and cross border transfers in GAD guidance: [Bulletin 94](#)
- Version 3 Matthews calculator (see Bulletin 93), GAD hoping to run pre-release trials once consultation response published: [Bulletin 94](#)
- GAD thanks FRAs for response to request for individual Matthews election data, FRAs should continue to hold and collate data on individual Matthews elections for remainder of options exercise: [Bulletin 94](#)
- GAD and HMRC offsetting guidance - walkthrough video of GAD example 1 and HMRC's example 2 published on "Age Discrimination Remedy - Useful Information" section of FPS Regulations and Guidance website: [Bulletin 95](#)
- Age Discrimination Remedy - Contingent decisions for opted-out members. GAD would like to know how many are affected by this issue and so Bluelight Pensions Team request FRAs to let them know, by 15 August 2025, how many CD claims they have received: [Bulletin 95](#)
- Age Discrimination Remedy – the full suite of retrospective divorce guidance can be found in the "Divorce (pension debits and credits)" section of the FPS Regulations and Guidance website: [Bulletin 95](#)
- Matthews – document updates following changes made to GAD calculator April 2025: [Bulletin 95](#)
- Matthews and Age discrimination remedy interactions. For firefighters eligible for the Matthews remedy, FRAs should implement Matthews remedy before McCloud remedy and should refer to the latest GAD calculator query log when processing cases: [Bulletin 95](#)
- New GAD Matthews 2 template for historic non-basic rate taxpayers to be used in "refer to GAD" cases. Also an update to manual cases note. [Bulletin 95](#)
- Matthews 2 calculator demonstration by GAD at the 2025 Firefighters' Pensions annual conference: [Bulletin 95](#)
- New version of McCloud tax and contributions calculator published on "Age Discrimination Remedy – GAD Tax and Contribution Calculator" section of FPS Regulations and Guidance website: [Bulletin 96](#)
- GAD currently working on v2.8 of calculator to correct an issue with initial pro rata pension increases. More detail about retirement dates affected by this issue can be found in "Special members of FPS 2006 – GAD calculator" section in Member area of FPS Regulations and Guidance website: [Bulletin 96](#)
- GAD has released version 2.8 of the Matthews calculator to correct certain pensions increase issues; previous versions must no longer be used. All involved in the Matthews exercise should be aware of this and review whether any previous statements and/or payments need to be revisited: [Bulletin 97](#)
- Support has been temporarily disabled for pensioner member cases with a first Matthews exercise purchaser wanting to convert connected standard service at the second exercise. GAD is developing a fix – expected in version 3 – for cases which could previously be overstated: [Bulletin 97](#)
- GAD will shortly be releasing October 2025 interest file (which will only work with the latest version of the Matthews 2 calculator): [Bulletin 97](#)

## Government Actuary's Department (GAD) (continued)

- Matthews – project implementation data request for period 1 July 2025 to 30 September 2025; FRAs to complete return (link to “Project Implementation data request” for new template) and submit by 22 October 2025. GAD rely on this data for review of Employee Contribution Rates which will apply from April 2027: [Bulletin 97](#), and [Bulletin 98](#)
- GAD has updated the Matthew Manual Cases note to extend the list of “Cases to be referred to GAD” to include those subject to a Pension Sharing Order, Earmarking Order or Tax Charge Debits (Scheme Pays): [Bulletin 98](#)
- Coffee morning presentation, 7 October 2025 – GAD update: Matthews Project Implementation data: [Bulletin 98](#)
- Several Matthews manual case category individuals have contacted GAD directly. FRAs are asked to manage the messaging regarding these cases to dissuade them from doing this: [Bulletin 99](#)
- Deemed elections – action that may be required from Scheme Managers where a member does not respond to their Immediate Choice Remediable Service Statement (ICRSS) within the statutory timeframe. GAD guidance being developed to accompany LGA guidance: [Bulletin 101](#)
- GAD published, 30 January 2026, a second set of prospective divorce examples (Age Discrimination). Available on “Divorce (pension debits and credits)” section of FPS Regulations and Guidance website: [Bulletin 101](#)
- Matthews exercise: GAD have updated their manual case guidance and provided a pro forma for retrospective ill-health retirement award, and for higher tier ill-health pension. Information added to “Special members of FPS 2006 – GAD Calculator” section of FPS Regulations and Guidance website: [Bulletin 101](#)
- Matthews exercise: MHCLG are continuing funding of GAD support for FRAs on manual cases: GAD are currently building calculations for other types of cases pending clarification of scheme rules and policy intent. FRA action guidance: [Bulletin 101](#)
- Matthews exercise – Project Implementation Data Request template updated following a request from GAD to provide additional information: [Bulletin 102](#)
- GAD will shortly be providing new factors to apply to eligible firefighters converting non-accrued standard benefits in connection with Matthews second exercise option. See “GAD Guidance” section of FPS Regulations and Guidance website: [Bulletin 102](#)
- Age Discrimination Remedy: Unauthorised Payment Charge (UPC) for lump sum calculations – offsetting guidance. GAD has published slides providing examples complementing their earlier methodology note: [Bulletin 103](#)
- GAD v3.00 Sargeant/McCloud tax and contribution calculator – problem which will produce incorrect result for certain firefighters. GAD to issue revised version. Scheme Managers should identify affected cases and pause use of current version: [Bulletin 103](#)
- GAD have released an updated version of the user guide for the Sargeant/McCloud Remedy contribution adjustment calculator. It can be found in the “Age Discrimination Remedy – GAD Tax and Contribution Calculator” section of FPS Regulations and Guidance website: [Bulletin 103](#)
- Examples for taper members have been issued by GAD to complement retrospective divorce guidance released in July 2025. They can be found in the “Divorce (pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 103](#)

## Government Actuary's Department (GAD) (continued)

- GAD have provided new factors for converting non-accrued standard benefits in connection with the Matthews second options exercise election; they can be found in the "Special members of FPS 2006 – GAD factors" section of the FPS Regulations and Guidance website: [Bulletin 103](#)
- GAD will be releasing a new version of the Matthews 2 calculator, to reflect 2025/26 Pensions Increase, at the beginning of April 2026. Scheme Managers should ensure the correct version is used: [Bulletin 103](#)
- Timetable of GAD's forthcoming Matthews 2 calculator releases: [Bulletin 103](#)
- Matthews exercise progress statistics (as at end of December 2025) provided by GAD: [Bulletin 103](#)
- GAD have launched a new Factors Guidance Hub in order to assist administrators of the Public Service Pension Schemes: [Bulletin 103](#)

## Governance

- TPR Governance and Administration survey: [Bulletin 1](#)
- TPR Governance and Administration survey 2017 – results: [Bulletin 8](#)
- Fire and Police Local Pension Board Governance – link to slides: [Bulletin 8](#)
- TPR Governance and Administration survey 2018: [Bulletin 13](#)
- Firefighters and Police Local Pension Boards governance conference 15 May 2019 – event summary and slide decks: [Bulletin 20](#)
- TPR Governance and Administration survey 2018 – a view from the Regulator regarding Fire Schemes: [Bulletin 22](#), and [Bulletin 22 Appendix 4](#)
- Factsheet “Firefighters’ Pension Schemes Management and Governance”: [Bulletin 24](#), and [Bulletin 24 Appendix 1](#)
- TPR – monitoring of six key processes as part of annual governance and administration survey, factsheet gives further guidance: [Bulletin 25](#)
- TPR Governance and Administration survey 2019: [Bulletin 26](#)
- TPR Governance and Administration survey 2019 – results being considered by SAB: [Bulletin 39](#)
- TPR pledge to combat pension scams – administrators and employers to commit to the six pledge principles to show intent to protect scheme members: [Bulletin 39](#)
- TPR six key processes factsheet 2021: [Bulletin 41](#)
- TPR consultation on new modular code of practice, published 17 March 2021 and ending on 26 May 2021: [Bulletin 43](#)
- Results of TPR Governance and Administration survey 2020-21: [Bulletin 47](#)
- Coffee morning presentation 14 June 2022 – TPR Governance and Administration survey results 2020-21: [Bulletin 58](#)
- “Implementing the McCloud Remedy: Local Pension Boards”, Isio presentation slides, FPS AGM 2022 Day One: [Bulletin 62](#)
- The Pensions Dashboards Programme has published its “Approach to governance of standards”: [Bulletin 64](#)
- TPR guidance “Failing to comply with dashboards duties” updated to outline what schemes must do to demonstrate they have had regard to the staging timetable: [Bulletin 71](#)
- TPR published, on 27 November 2023, the results of its 2022/23 Governance and Administration survey. The TPR Six Processes factsheet will be updated in due course in order to give further guidance to FRAs: [Bulletin 75](#)
- TPR six key processes factsheet updated to reflect results of 2022/23 Governance and Administration Survey: [Bulletin 77](#)
- Coffee morning presentation 30 January 2024 – TPR Governance and Administration 2022/23 survey results: [Bulletin 77](#)
- The Pensions Regulator has updated and reformatted the ten existing codes of practice into a revised General Code – one set of clear consistent expectations on scheme governance and administration: [Bulletin 77](#)
- TPR have confirmed they will not be carrying out their annual governance and administration survey in 2024: [Bulletin 81](#)
- On 4 August 2025, the Pensions Administration Standards Association (PASA) released new guidance “Securing Tomorrow” to help trustees and pension providers strengthen their data protection and governance: [Bulletin 96](#)

## Governance (continued)

- SAB Annual Report published by the Board Chair gives an overview of work carried out by SAB from May 2024 to June 2025, governance arrangements, and business plan and priority work from May 2024 to June 2025: [Bulletin 97](#)
- Governance and compliance. What's ahead for the Firefighters' Pension Scheme in 2026?: [Bulletin 100](#)

## Guidance for members

- FPS 2015 promotional leaflet for new members: [Bulletin 8](#)
- CARE build up flyer: [Bulletin 8](#)
- Factsheet “Topping up your State Pension”: [Bulletin 9](#)
- Guides and sample documents page added to website. Short guide to FPS 2015 first in a series of new guides for members: [Bulletin 10](#)
- Leaflet containing sample text to inform members of effect of SI 2018/997. (Material alteration to basic scheme membership must be provided to members no later than 8.1.2019.): [Bulletin 14](#)
- Sample text for FRAs to issue to firefighters regarding Court of Appeal judgement relating to transitional protection arrangements in FPS 2015: [Bulletin 15](#)
- Sample notes relating to retirement and opting out: [Bulletin 15](#)
- DWP “mid-life MOT” website: [Bulletin 18](#)
- Leaflet containing sample text for FRAs to issue to firefighters, regarding introduction of The Police and Firefighters’ (Pensions etc.) (Amendment) (England and Wales) Regulations 2019 [SI 2019/378]: [Bulletin 20](#)
- HMRC Pension Tax restrictions and how they may affect firefighters’ pensions: [Bulletin 22](#), and [Bulletin 22 Appendix 1](#)
- HMRC guidance for pension scheme members – paying the Annual Allowance tax charge: [Bulletin 26](#)
- Home Office factsheet and sample text for FRAs to issue to firefighters regarding Employment Tribunal’s Interim Order – Firefighters’ Transitional Protection claims: [Bulletin 27](#), and [Bulletin 27 Appendix 1](#)
- Factsheet – Added Pension Contributions FPS 2015: [Bulletin 32](#)
- Factsheet – Internal Dispute Resolution Procedure: [Bulletin 33](#)
- ABS 2020 –suggested wording about Sargeant legal judgement to be provided for members in advance of ABS deadline: [Bulletin 34](#)
- Raising tax awareness through job advertisements – suggested wording: [Bulletin 34](#), and [Bulletin 35](#)
- Website resources – new page on age discrimination remedy (Sargeant): [Bulletin 35](#)
- Updated factsheets “Annual Allowance” and “Topping up your State Pension” available from Firefighters’ Pension Schemes Regulations and Guidance website: [Bulletin 38](#)
- Update of Government’s Brexit pension guidance: [Bulletin 41](#)
- Updated factsheet “Lifetime Allowance” available from Firefighters’ Pension Schemes Regulations and Guidance website: [Bulletin 42](#)
- HMRC guidance for pension scheme members – valuing pension for lifetime allowance protection, 2021/2022: [Bulletin 44](#)
- FPS member website launched 20 May 2021: [Bulletin 45](#)
- Updated Factsheet – “Added Pension Contributions FPS 2015” and election form. Also available on FPS Member site (but without form): [Bulletin 46](#)
- Updated factsheet – “Topping up your State Pension”: [Bulletin 46](#)
- Money and Pensions Service (MaPS) launches MoneyHelper website; FRAs need to change relevant references in communication material: [Bulletin 46](#)
- Details of Public Service Pensions and Judicial Offices Bill on FPS member website: [Bulletin 47](#)
- DWP factsheet giving guidance on GMPs and new State Pension: [Bulletin 48](#)

## Guidance for members (continued)

- FPS member website: new section provides background to McCloud/Sargeant discrimination ruling, and FAQs: [Bulletin 50](#)
- FPS member website: A to Z of pension terms updated: [Bulletin 51](#)
- Action which may need to be taken before 1 April 2022 by members with enhanced or fixed lifetime Allowance (LTA): [Bulletin 54](#)
- FPS 2015 Remedy fact checker for FPS members – “Your questions answered”: [Bulletin 54](#)
- FAQs document accompanying Home Office consultation response on prospective remedy (age discrimination): [Bulletin 55](#)
- Suite of illustrative scenarios setting out implications of age discrimination remedy; produced by SAB with Barnett Waddingham: [Bulletin 56](#), and [Bulletin 71](#) (for Northern Ireland)
- Potential industrial action – effect on pension rights: [Bulletin 61](#), and [Bulletin 65](#)
- New webpage, relating to the 2015 Remedy, available for members on the FPS Member website: [Bulletin 66](#)
- Poster designed to publicise Matthews second options exercise is available on the Special Member page of the FPS Regulations and Guidance website – FRAs to personalise: [Bulletin 68](#)
- Lifetime Allowance factsheet for members, updated to reflect Spring Budget 2023; available on Guides and Sample Documents section of the FPS Regulations and Guidance website: [Bulletin 68](#)
- The Pensions Ombudsman published, on 27 April 2023, a factsheet – “Where to go for help with your pension complaint”: [Bulletin 69](#)
- Updated factsheet – “Added Pension Contributions FPS 2015”: [Bulletin 70](#)
- Age discrimination remedy – model warm up letters for issue to members and beneficiaries ahead of October 2023, added to Retrospective Remedy webpage: [Bulletin 71](#)
- Age discrimination remedy – Pension scams: [Bulletin 71](#)
- The Pensions Ombudsman published, on 31 July 2023, a factsheet entitled “Incorrect information” which outlines what members should do if they have a complaint about receiving incorrect information: [Bulletin 72](#)
- Matthews second option exercise – guidance prepared by Communications Working Group: [Bulletin 73](#), and [Bulletin 74](#)
- Age discrimination remedy – videos for members available on relevant page of FPS Regulations and Guidance website. A QR code has been created to assist access: [Bulletin 73](#)
- Annual Allowance factsheet updated to reflect 2023 Spring Budget announcements can be found in “Guides and sample documents” page on FPS Regulations and Guidance website: [Bulletin 73](#)
- HMRC have produced a document which sets out the inputs a member will need to put into the Public Service Pensions Remedy Member Calculator in order to assess compensation and/or tax adjustments: [Bulletin 73](#), and [Bulletin 74](#)
- Additional wording re data sharing for inclusions in FRAs’ privacy notices: [Bulletin 74](#)
- Matthews corrective action: [Bulletin 74](#)

## Guidance for members (continued)

- Page entitled “Age discrimination remedy – HMRC Member Tax Calculator” added to FPS member website: [Bulletin 74](#)
- Age discrimination remedy – HMRC guidance regarding Pension Input Amounts (PIAs) an individual will need in order to avoid inaccuracy in their tax or compensation position: [Bulletin 74](#)
- Matthews – member FAQs published on FPS member website: [Bulletin 75](#)
- Member Contingent Decisions guidance published on “Age Discrimination Remedy – Contingent Decisions” section of FPS member website: [Bulletin 75](#)
- Members’ short guide to FPS 2015 updated in order to explain that the regulations do not support aggregation of concurrent service; added to “Guides and sample documents” section of FPS Regulations and Guidance website: [Bulletin 75](#)
- “Retiring from FPS 2015” factsheet updated to reflect revised early retirement factors; added to factsheets section of FPS Regulations and Guidance website: [Bulletin 75](#)
- Age Discrimination Remedy and ill-health reassessment of cases for Remediable Service Statements (RSS) factsheet for members: [Bulletin 78](#)
- Age Discrimination Remedy, Remediable Service Statement (RSS) – video on FPS member website explaining the purpose of the RSS: [Bulletin 78](#)
- Age Discrimination Remedy – contribution adjustment; members factsheet added to FPS member website: [Bulletin 79](#)
- Age Discrimination Remedy – Beneficiary Remediable Service Statements (RSS). Beneficiaries factsheet added to FPS member website: [Bulletin 79](#)
- Age Discrimination Remedy – new IC-RSS templates: [Bulletin 80](#)
- Age Discrimination Remedy – updated Member FAQs published on FPS member website: [Bulletin 80](#)
- Updated factsheet “Added Pension Contributions - FPS 2025” available in the factsheet section of the FPS Regulations and Guidance website (administrators should put the updated version on their website): [Bulletin 80](#)
- Age Discrimination – compensation guidance for members (on FPS member website): [Bulletin 81](#)
- Age Discrimination Remedy – member documents have been updated and published on the “Age Discrimination Remedy – Contingent Decision” section of the FPS member website: [Bulletin 81](#)
- Age Discrimination Remedy – HMRC member tax calculator “temporarily offline”. Guidance for members on interim process: [Bulletin 81](#)
- Age Discrimination Remedy – updated factsheet for members “Remedy FAQs” on FPS member website: [Bulletin 82](#)
- Age Discrimination Remedy – template letters for administrators to send to members: [Bulletin 82](#)
- Age Discrimination Remedy – “Divorce” factsheet on FPS member website: [Bulletin 82](#)
- Matthews – template letter to send to out of scope members who have made contact with FRA following receipt of solicitors’ letter: [Bulletin 82](#)
- Public Service Pensions Remedy Newsletter, June 2024 – the “Calculate your public service pension adjustment” service, an interim process for members while this service unavailable, and how to help HMRC make improvements to this service: [Bulletin 82](#)

## Guidance for members (continued)

- Age Discrimination Remedy – Contingent Decision guidance for scheme managers and members updated following legal advice: [Bulletin 83](#)
- Age Discrimination Remedy: Immediate Choice Remediable Service Statements – updates made to conditional text documents and template ill-health letters: [Bulletin 83](#)
- Age Discrimination Remedy – Updates made to member documents, FAQs (to include additional section on contribution adjustments), and Contributions Adjustment Factsheet: [Bulletin 83](#)
- Age Discrimination Remedy: new Unauthorised Payments Factsheet, and new (additional) Annual Allowance Factsheet. Available in the “HMRC Member Tax Adjustment Calculator” section of the FPS member website: [Bulletin 83](#)
- Age Discrimination Remedy: IC-RSS. HMRC have provided information to be shared with affected members in respect of tax on interest for remedy cases: [Bulletin 84](#)
- “Age Discrimination Remedy. Contributions adjustment” member factsheet updated to reflect proposed amendment to Treasury Directions (tax relief on contributions for active members): [Bulletin 84](#)
- The Money and Pension Service (MaPS) launched digital Pension Wise appointments on 9 September 2024. See press release for information: [Bulletin 85](#)
- HMRC Public Service Pensions Remedy newsletter for September 2024 includes update on HMRC Member Tax Adjustment Calculator: [Bulletin 85](#)
- Age Discrimination Remedy – Interest payments: [Bulletin 86](#)
- Age Discrimination Remedy – new supporting document: “Age discrimination remedy – member factsheet. Remediable Pension Saving Statements (R-PSS)”: [Bulletin 86](#)
- Matthews – Fire and Rescue Services Association/LGA podcast, September 2024, giving overview of second options exercise: [Bulletin 86](#)
- Matthews – Communication with members: [Bulletin 86](#)
- Providing information to members to use the HMRC digital service: [Bulletin 87](#)
- Age discrimination remedy – Annual Benefit Statement - Remediable Service Statement (ABS-RSS) – a set of FAQs has been added to the FPS member website: [Bulletin 88](#)
- Matthews – arrears of pension and tax payable. Amendments made to supporting documents published in “Second options exercise” section of FPS Regulations and Guidance website, and on the “Members FAQs” page of FPS member website: [Bulletin 88](#)
- On 14 November 2024, HMRC updated their “Calculate your Public Service Adjustment” page to include a video to help explain to members how to use their digital service. Link on FPS members website: [Bulletin 88](#)
- Age Discrimination Remedy – Contribution Adjustments. Recommendation that FRA gives those affected advance information about payment of contribution adjustment ahead of sending out Remediable Service Statements: [Bulletin 89](#)
- Remediable Service Statements readiness. Factsheet which explains why a RSS may be delayed has been published on the “What is remedy?” section of the FPS Member website: [Bulletin 90](#)
- Remediable Service Statements readiness. Need for good communication with members: [Bulletin 90](#), and [Bulletin 91](#)
- Promotional documents have been produced to help Scheme Managers publicise FPS 2015 to members: factsheet on “FPS 2015” section of the FPS Member website and slides published on the “Training Guides” section of the FPS Regulations and Guidance website: [Bulletin 90](#)

## Guidance for members (continued)

- Importance of good communication with members regarding Remediable Service Statements (see also Bulletin 90): [Bulletin 91](#)
- The Pensions Regulator has updated its two-page pension scams leaflet and letter for issue to members transferring benefits out of a defined benefit scheme – see “Warn members about pension scams” page on TPR website: [Bulletin 91](#)
- IDRPs guidance for members published on FPS members website: [Bulletin 93](#)
- Timescales for an individual to give written notice and for a response to be provided. IDRPs guidance updated on FPS Regulations and Guidance website, and on FPS member website in order to provide clarity: [Bulletin 95](#)
- Member guidance on the ill-health process published in “ill-health retirement” section of FPS member website: [Bulletin 95](#)
- Several Matthews manual case category individuals have contacted GAD directly. FRAs are asked to manage the messaging regarding these cases to dissuade them from doing this: [Bulletin 99](#)
- Launch of new, redesigned, FPS member website. Details and poster to help FRAs promote the launch: [Bulletin 101](#)
- New national opt-out form. Ensures members who decide to opt out are fully informed about valuable benefits they would be giving up. (Also, spreadsheet for FRAs to complete on receipt of form in order that SAB and MHCLG can monitor opt-outs.) Form and spreadsheet published on “Guides and sample documents” section of FPS Regulations and Guidance website: [Bulletin 101](#), and [Bulletin 102](#)
- Coffee morning presentation, 30 January 2026 – FPS Members website launch: [Bulletin 101](#)
- FRA contact details on new member website: [Bulletin 102](#)

## Guidance for practitioners

- Introduction of pension query form for submission to Bluelight team: [Bulletin 9](#), [Bulletin 9 Appendix 5](#), and [Bulletin 9 Appendix 6](#)
- Factsheet: “Eligibility to the pension scheme”: [Bulletin 10](#)
- Reminder – new way of submitting queries to the Bluelight team: [Bulletin 10](#)
- Guides and Sample Documents page added to website. New resources – Guide to Disclosure of Information Requirements; Full list of discretions (across all schemes); Short guide to FPS 2015: [Bulletin 10](#)
- A log of queries to, and responses from, Bluelight team available on website: [Bulletin 11](#)
- Addition of individual consolidated regulations on FPS Regulations and Guidance website: [Bulletin 11](#)
- Technical note giving details of The Police and Firefighters’ Pensions (Amendment) Regulations 2018 [SI 2018/997]: [Bulletin 12](#)
- Presentations given at Fire Pensions Annual Conference, 17 – 18 September 2018: [Bulletin 12](#)
- Training for administrators on calculating tax liability and related processes: [Bulletin 12](#), and [Bulletin 12 Appendix 2](#)
- Possibility of sharing informal adjudication decisions not published by TPO: [Bulletin 14](#)
- Technical note giving details of The Police and Firefighters’ (Pensions etc.) (Amendment) (England and Wales) Regulations 2019 [SI 2019/378]: [Bulletin 18](#)
- Factsheet: “Additional Pension Benefits (APBs)”: [Bulletin 18](#)
- Factsheet: “Entitlement to two pensions” and recommended good practice: [Bulletin 19](#)
- Factsheet: “Eligibility to the pension scheme”, amended version: [Bulletin 19](#)
- Factsheet: “Pensions Taxation – Annual Allowance”: [Bulletin 19](#)
- Factsheet: “Pensions Taxation – Lifetime Allowance”: [Bulletin 19](#)
- Factsheet: “Uplift of Commutation”: [Bulletin 19](#)
- Factsheet: “Authority Initiated Early Retirement [AIER]”: [Bulletin 19](#)
- Technical note – guidance to FRAs on implications for Firefighters’ Pension Scheme, of Government’s consultation on restricting exit payments within public sector: [Bulletin 20](#), and [Bulletin 20 Appendix 2](#)
- Training guide “FPS 1992 transitional calculations” updated: [Bulletin 20](#)
- Factsheet “Pensions Taxation – Lifetime Allowance” updated: [Bulletin 20](#)
- New factsheet – “Ill-health pension paid from Compensation Scheme to Retained Firefighters employed before 6 April 2006”: [Bulletin 23](#), and [Bulletin 23 Appendix 2](#)
- Factsheet “Firefighters’ Pension Schemes Management and Governance”: [Bulletin 24](#), and [Bulletin 24 Appendix 1](#)
- Presentations given at FPS AGM, 24 – 25 September 2019: [Bulletin 24](#)
- Factsheet “The Pensions Regulator – Six Key Processes”: [Bulletin 25](#)
- “A guide for fire authorities (in England) when calculating pension forecasts for the Firefighters’ Pension Top Up Grant”: [Bulletin 25](#), and [Bulletin 25 Appendix 1](#)
- Factsheet “Eligibility to join FPS” (FPS England amended, and new FPS Wales version): [Bulletin 25](#)
- National Employers Circular EMP/8/19 “Transitional Protections Pensions Claims Interim Order on Remedy”: [Bulletin 27](#)

## Guidance for practitioners (continued)

- Identification of members who may be affected by Transitional Protections remedy: [Bulletin 27](#), [Bulletin 28](#), and [Bulletin 29](#)
- Factsheet – Added Pension Contributions FPS 2015: [Bulletin 32](#)
- Website resources additions include related legislation, list of most recent GAD factors and guidance, events, pay scales, videos and webinar recordings: [Bulletin 33](#)
- Updated factsheet – Internal Dispute Resolution Procedure: [Bulletin 33](#)
- Guide to combining pension scheme service in the Firefighters’ Pension Schemes: [Bulletin 34](#)
- Website resources added to member-restricted section – papers relating to meetings of Ill-health Review Group 2008, a Protected Pension Age page, and an Unauthorised Payments page: [Bulletin 34](#)
- Factsheet – Pensionable Pay Resources: [Bulletin 34](#)
- Website resources – new page on age discrimination remedy (Sargeant): [Bulletin 35](#)
- Website resources – update of “related legislation” page to include HMT Directions which have an impact on the FPS: [Bulletin 35](#)
- Website resources (member-restricted section) – new page holding legislation and resources relating to FPS 1992 employee contributions holiday: [Bulletin 35](#)
- Creation of news archive pages for 2018 and 2019 on FPS Regulations and Guidance website and SAB website: [Bulletin 36](#)
- Website resources – new page “HMRC CLM queries” added to member-restricted section of the Firefighters’ Pension Schemes Regulations and Guidance website: [Bulletin 37](#)
- Immediate detriment guidance issued by Home Office: [Bulletin 37](#)
- LGPS SAB draft McCloud response published: [Bulletin 37](#)
- Presentations given at FPS AGM, 22 – 23 September 2020: [Bulletin 37](#)
- Website resources – new page “Consultations” added: [Bulletin 38](#)
- Guidance on scheme sanction charge: [Bulletin 38](#)
- Publication of TPR Governance and Administration survey 2019 – six key processes factsheet to be updated to give further guidance to FRAs: [Bulletin 39](#)
- Firefighters’ Compensation Scheme – various points which may assist when employer makes determination: [Bulletin 41](#)
- Welsh circular W-FRSC(2021) 04 outlines implications of The Firefighters’ Pension Schemes and Compensation Scheme (Wales) (Amendment) Regulations 2021: [Bulletin 43](#)
- The Pension Regulator and the Financial Conduct Authority issue guidance for employers on providing support with financial matters to employees: [Bulletin 45](#)
- Migration to the Managing Pension Schemes Service – HMRC newsletter (March 2021), and letter from HMRC to Pension Scheme Administrators and Practitioners (May 2021): [Bulletin 45](#), and [Bulletin 45 Appendix 1](#)
- Knowledge Hub technical forum reinstated: [Bulletin 47](#)
- Template FPS Administration Strategy published: [Bulletin 47](#)
- Scheme managers of public service schemes can join the Actuarial, Benefits and Governance Consultancy Services Framework: [Bulletin 47](#)
- PSP&JO Bill – Home Office Guidance published: [Bulletin 48](#)
- LGA update on PSP&JO Bill and implications for FPS members: [Bulletin 48](#)

## Guidance for practitioners (continued)

- Two pension award case study: [Bulletin 49](#)
- The Pensions and Lifetime Savings Association publish “An Employer’s Guide to Talking About Workplace Pensions” – what employers and pension schemes can and cannot say: [Bulletin 49](#)
- Coffee morning presentations – One-pot ill-health and death recap; Remedy project management update; Scheme valuations and cost control overview (First Actuarial): [Bulletin 49](#)
- Immediate Detriment Framework – guidance for FRAs added to Age Discrimination page of FPS Regulations and Guidance website: [Bulletin 50](#)
- The Pensions Ombudsman publishes guidance on communicating with scheme members about pension disputes and complaints, to avoid need for Ombudsman to be involved: [Bulletin 50](#)
- Immediate Detriment Framework – guidance for FRAs updated on Age Discrimination page of FPS Regulations and Guidance website to reflect FBU/LGA joint statement regarding HMRC’s policy note of 27 October 2021: [Bulletin 51](#)
- Immediate Detriment Framework – Home Office informal/non-statutory guidance on processing certain kinds of case ahead of legislation has been withdrawn and consequently removed from FPS Regulations and Guidance website: [Bulletin 51](#)
- Age discrimination remedy – member letters 1 April 2022 available on Prospective Remedy page of FPS Regulations and Guidance website: [Bulletin 51](#)
- Guide to combining pension scheme service updated: [Bulletin 51](#)
- TPR guidance on dealing with transfer requests published on 8 November 2021: [Bulletin 51](#)
- Immediate Detriment Framework – updated guidance for FRAs on FPS Regulations and Guidance website (log-in required): [Bulletin 52](#)
- Coffee morning presentation – Abatement: [Bulletin 53](#)
- The Pensions Ombudsman’s ruling on abatement: [Bulletin 54](#)
- Preparation for 1 April 2022 – guidance for FRAs and administrators to ensure smooth transition of members to FPS 2015: [Bulletin 54](#)
- Preparation for 1 April 2022 – informing scheme members of action they may need to take if they have fixed or enhanced lifetime allowance (LTA) protection: [Bulletin 54](#)
- FAQs document accompanying Home Office consultation response on prospective remedy (age discrimination): [Bulletin 55](#)
- Summary of Matthews MoU and second options exercise factsheet: [Bulletin 55](#)
- Suite of illustrative scenarios setting out implications of age discrimination remedy, produced by SAB with Barnett Waddingham: [Bulletin 56](#)
- Abatement guidance: [Bulletin 57](#)
- The Pensions Regulator – six key processes factsheet updated to reflect results of 2020-21 Governance and Administration Survey: [Bulletin 57](#)
- Pensions Administration Standards Association (PASA) Cybercrime and Fraud Working Group publishes cybercrime protection checklist for pension administrators: [Bulletin 57](#)
- Bluelight inbox and query form: [Bulletin 58](#), and [Bulletin 68](#)
- Technical queries page moved to password-protected area of FPS Regulations and Guidance website: [Bulletin 58](#), and [Bulletin 60](#)

## Guidance for practitioners (continued)

- The Pensions Regulator publishes “Pensions Dashboards: Initial guidance” and “A guide to reporting pension scams”: [Bulletin 58](#)
- McCloud factsheet published by the Pensions Regulator on 20 July 2022; FRAs should take note of the Regulator’s expectations: [Bulletin 59](#)
- Factsheet “Age discrimination remedy – Guide to eligibility”: [Bulletin 60](#)
- Abatement guidance (see Bulletin 57) updated to include a link to the retirement, re-engagement and abatement policy of Cumbria FRS as provided to LGA for sharing with other FRAs: [Bulletin 60](#)
- Pensions Dashboards Programme (PDP) series of webinars in July 2022 for parties responding to consultation on dashboard standards (19 July 2022 to 30 August 2022), and PDP coffee morning presentation (24 August 2022): [Bulletin 60](#)
- The Pensions Administration Standards Association (PASA) updates the guidance on dashboards data matching conventions which it issued in December 2021: [Bulletin 60](#)
- The Pensions Administration Standards Association (PASA) publishes “Dashboards – Pensions Values Guidance”: [Bulletin 60](#)
- Potential industrial action – effect on pension rights: [Bulletin 61](#), and [Bulletin 65](#)
- Immediate Detriment Framework guidance updated – available on FPS Regulations and Guidance website (log-in required): [Bulletin 61](#)
- SAB letter to scheme managers and Local Pension Boards regarding duties in respect of Pensions Dashboards: [Bulletin 62](#)
- New page in member restricted area of the FPS Regulations and Guidance website contains materials from SAB remedy engagement sessions with Police SAB and Home Office: [Bulletin 63](#), and [Bulletin 65](#)
- Pensions Dashboard Programme webinars – 5, 7 and 8 December 2022: [Bulletin 63](#)
- Age discrimination remedy – ill-health factsheet on reassessment of cases: [Bulletin 63](#)
- Two new factsheets from The Pensions Ombudsman - “Determinations by the Pensions Ombudsman” and “Privacy and Personal Information Policy”: [Bulletin 63](#)
- Coffee morning presentation 8 November 2022 – Retrospective ill-health assessment: [Bulletin 63](#)
- Coffee morning presentation 22 November 2022 – Discretions workshop: [Bulletin 63](#)
- Coffee morning presentation 29 November 2022 – Compensation scheme workshop: [Bulletin 63](#)
- New webpage for retrospective age discrimination remedy has been added to FPS Regulations and Guidance website: [Bulletin 64](#)
- Age discrimination remedy – ill-health factsheet on reassessment of cases (see Bulletins 63 and 64) updated to include FPS 2006 special members: [Bulletin 65](#)
- Template member consent letter for scenarios 1,2,7 and 9, as referred to in ill-health factsheet, added to Retrospective Remedy webpage: [Bulletin 65](#)
- Coffee morning presentation 5 January 2023 – Remedy timetabling: [Bulletin 65](#)
- Coffee morning presentation 26 January 2023 – HMT Remedy Directions: [Bulletin 65](#), and [Bulletin 70](#)
- Factsheet to help FRAs identify work which should be undertaken before Matthews legislation comes into force: [Bulletin 66](#)

## Guidance for practitioners (continued)

- TPR has published updated guidance and checklist to help schemes prepare for dashboard duties and will produce a “content toolkit” for administering authority communications. Also held free webinar “Getting to grips with your data” on 30 March 2023: [Bulletin 67](#)
- GAD blog on pensions dashboards data matching: [Bulletin 67](#)
- Coffee morning presentation 14 March 2023 – Pensions dashboard preparations (TPR): [Bulletin 67](#)
- “Secondary contracts – injury and death benefits” factsheet (April 2023): [Bulletin 68](#)
- A new page “FPS 1992 Commentary”, which provides a rule by rule analysis of the Firefighters’ Pension Scheme 1992, has been added to the Restricted Member Area of the FPS Regulations and Guidance website: [Bulletin 68](#)
- “Informal ill-health guidance for FRAs” added to the Restricted Member Area of the FPS Regulations and Guidance website: [Bulletin 68](#)
- “Annual Allowance – impact of the backdated pay award” – factsheet to assist FRAs and administrators consider the impact on Annual Allowance calculations: [Bulletin 68](#)
- HMRC email sent to FRAs requesting further information about National Insurance refunds for retained firefighters’ retrospective entry into FPS: further clarity about this in First Options Exercise resource area of the FPS Regulations and Guidance website: [Bulletin 68](#)
- LGA Guidance on The Pensions Regulator data requirements 2023 (updated version of 2019 guidance): [Bulletin 69](#)
- Template letters for IQMP ill-health reassessment referral added to Retrospective Remedy webpage: [Bulletin 69](#)
- SAB Guidance Note on pensionable pay remedies: [Bulletin 69](#)
- Coffee morning presentation 26 January 2023 – HMT Remedy Directions (see [Bulletin 65](#)) – additional resource on interest and member contributions created by GAD and added to Retrospective Remedy page on FPS Regulations and Guidance website: [Bulletin 70](#)
- Pensions Dashboards Q&A document put together following Police and Fire Data Conference (17 May 2023) available on FPS Regulations and Guidance website: [Bulletin 70](#)
- Home Office email to FRAs regarding CPI figures to be used in FPS forecasts for 2023-24 to 2028-29: [Bulletin 71](#)
- Age discrimination remedy – Contributions Calculator inputs: [Bulletin 71](#)
- Age discrimination remedy – Interest and Tax: [Bulletin 71](#)
- TPR guidance “Failure to comply with dashboards duties” outlines what schemes will need to do to demonstrate they have had regard to the staging timetable: [Bulletin 71](#)
- Deferred Choice – Remediable Service Statements (DC-RSS). Clarification of position if DC-RSS not available by 1 October 2023: [Bulletin 72](#)
- Matthews second options exercise – guidance and template letters prepared by Communications Working Group: [Bulletin 73](#), and [Bulletin 74](#)
- Clarification of terminology used in the context of the age discrimination remedy: [Bulletin 73](#)
- Age Discrimination Remedy – GAD Tax and Contribution Calculator (user guide, data template, and supporting administration process note) released by GAD on 12 September 2023 – new page created for this material on FPS Regulations and Guidance website: [Bulletin 73](#), and [Bulletin 74](#)

## Guidance for practitioners (continued)

- GAD webinar, 25 September 2023, explaining the new Age Discrimination Remedy – GAD Tax and Contribution Calculator. A recording of the webinar is available from GAD, slides are on the FPS Regulations and Guidance website: [Bulletin 73](#)
- Matthews: Data Sharing Agreement; GAD calculator input and output specification; Corrective action; Pay assumption; Reference pay; Individuals who defaulted on payments in the first options exercise: [Bulletin 74](#)
- Age discrimination remedy: GAD tax and interest calculator; Contingent decisions guidance; Accounting information: [Bulletin 74](#)
- Home Office note confirming FPS adjustment in respect of 2021 and 2022 revaluation: [Bulletin 74](#)
- Pensions and Lifetime Savings Association updated guidance on pension sharing charges: [Bulletin 74](#)
- The Pensions Regulator blog “Tick off tasks one by one with our pensions dashboards checklist”: [Bulletin 74](#)
- The Pensions Dashboards Programme – FAQs newsletter: [Bulletin 74](#)
- Coffee morning presentation: 4 October 2023 – Matthews implementation and GAD calculator update: [Bulletin 74](#)
- Coffee morning presentation: 17 October 2023 – Remedy Contingent Decisions: [Bulletin 74](#)
- Coffee morning presentation: 31 October 2023 – Matthews GAD calculator launch and demo: [Bulletin 74](#)
- Matthews: GAD calculator and user guide added to “Special members of FPS 2006 – GAD calculator” webpage in the member area of FPS Regulations and Guidance website: [Bulletin 75](#), and [Bulletin 77](#)
- Spreadsheet setting out retained firefighter pay rates 1977 to 2023 published on “Firefighter Pay Scales” section of FPS Regulations and Guidance website: [Bulletin 75](#)
- Second version of Matthews calculator (see Bulletin 75) available 1 February 2024 on “Special members of FPS 2006 – GAD calculator” section of FPS Regulations and Guidance website with updated user guide and new query log: [Bulletin 77](#)
- Age Discrimination Remedy – Added Pension Compensation. Guidance and supporting material in “Retrospective Remedy” section of FPS Regulations and Guidance website. (Process should be completed by 31 March 2024.): [Bulletin 77](#)
- Age Discrimination Remedy – Data Sharing Agreement (DSA), data request spreadsheet and guidance for Scheme managers in “Retrospective Remedy” section of FPS Regulations and Guidance website: [Bulletin 77](#)
- Age Discrimination Remedy – Contingent Decisions guidance documents updated to reflect Home office confirmation that there is no need for a contingent decision for transfers: [Bulletin 77](#)
- Age Discrimination Remedy – Remediable Service Statements (RSS) factsheet in “Age Discrimination Remedy – Remediable Service Statement section of FPS Regulations and Guidance website: [Bulletin 77](#)
- “A guide to the Firefighters’ Compensation Scheme 2006 – for retained firefighters appointed after 5 April 2006” removed from website because it does not reflect retrospective amendments made to Scheme in January 2007. (Administrators should review any cases which may need recalculation.): [Bulletin 77](#)

## Guidance for practitioners (continued)

- The Pensions Regulator – Six Key Processes factsheet updated to reflect results of 2022/23 Governance and Administration Survey: [Bulletin 77](#)
- The Pensions Regulator has updated and reformatted the ten existing codes of practice into a revised General Code – one set of clear consistent expectations on scheme governance and administration: [Bulletin 77](#)
- Three new query logs created – Matthews technical query log, Age Discrimination Remedy technical query log, and Matthews GAD calculator query log. Added to the member restricted area of FPS Regulations and Guidance website: [Bulletin 77](#), and [Bulletin 78](#)
- Age Discrimination Remedy – Home Office informal guidance note for accounting and finance: [Bulletin 78](#)
- The Matthews GAD calculator log (see Bulletin 77) can now be accessed through a new tab “Calculator query log” in the “Special members of FPS 2006 – GAD calculator” section of the FPS Regulations and Guidance website: [Bulletin 78](#)
- GAD email contact for queries relating to GAD calculators for Age Discrimination Remedy or for Matthews: [Bulletin 78](#)
- Age Discrimination Remedy – Beneficiary Remediable Service Statements (RSS). Administration guidance document and letter statement added to “Age Discrimination Remedy – Remediable Service Statement” section of FPS Regulations and Guidance website. Also beneficiaries factsheet on FPS member website: [Bulletin 79](#)
- Age Discrimination Remedy – updated guidance on data sharing: [Bulletin 79](#)
- Reminder of how to submit a query (using a query form) to the Bluelight Team: [Bulletin 79](#)
- Queries relating to Age Discrimination Remedy or Matthews GAD calculators – dedicated GAD inbox addresses: [Bulletin 79](#)
- Access to Age Discrimination Remedy technical query log, Matthews technical query log, and Matthews GAD calculator query log: [Bulletin 79](#).
- Age Discrimination Remedy – new IC-RSS templates published on “Age Discrimination Remedy – Remediable Service Statements” section of the member area of the FPS Regulations and Guidance website: [Bulletin 80](#)
- Age Discrimination compensation guidance for Scheme Managers (on FPS Regulations and Guidance website): [Bulletin 81](#)
- Age Discrimination compensation – Home Office email to FRAs confirming publication of their compensation funding guidance: [Bulletin 81](#)
- Age Discrimination Remedy – Statutory Deadlines factsheet for Scheme Managers (in “Retrospective Remedy” section of FPS Regulations and Guidance website): [Bulletin 81](#), and Bulletin 83
- Age Discrimination Remedy – Contingent Decision Guidance for Scheme Managers has been updated (for correction) and published on the “Retrospective Remedy” section of the FPS Regulations and Guidance website. (Member documents have also been updated and published on the “Age Discrimination Remedy – Contingent Decision” section of the FPS member website): [Bulletin 81](#)
- Age Discrimination Remedy: Immediate Choice Remediable Service Statements – “traffic light” table: [Bulletin 82](#)
- FPS Regulations and Guidance website – reformatting, and addition of two new pages to the “Regulations” section: “Age Discrimination Remedy regulations” and “Special Members of the FPS 2006 regulations”: [Bulletin 82](#)

## Guidance for practitioners (continued)

- Matthews – managing expectations within legislative timeframe. FRAs are requested to share appropriate anonymised cases which fit LGA’s list of outstanding scenarios for inclusion in a guide which they are developing: [Bulletin 82](#)
- Matthews – clarification on application of interest: [Bulletin 82](#)
- Matthews – GAD calculator bulk upload functionality. Further to several requests, GAD providing an hour’s session on 10 July 2024: [Bulletin 82](#)
- Matthews and Age Discrimination Remedy query logs – now organised in topic index to allow for ease of reference: [Bulletin 82](#)
- The Pensions Administration Standards Association (PASA) have published guidance on data presence and accuracy: [Bulletin 82](#)
- Home Office email, 24 July 2024, to FRAs re collection of FPS forecasts for 2024-25 to 2029-2030, contains informal guidance to assist FRAs: [Bulletin 83](#)
- Age Discrimination Remedy – Contingent Decision guidance following legal advice. Contact LGA for support if cases have been processed using previous guidance: [Bulletin 83](#)
- GAD’s commutation guidance dated 3 April 2023 – care should be taken when considering the level of lump sum above which charges may be due for a member. GAD will clarify in their guidance note review: [Bulletin 83](#)
- Matthews guide to processing cases: support material on “Special Members of FPS 2006 – GAD Calculator” page of FPS Regulations and Guidance website. Documents will evolve with continuing assistance from FRAs providing anonymised example: [Bulletin 83](#)
- Matthews – GAD published, 12 July 2024, a revised calculator which fixes certain issues, and updated their guidance: [Bulletin 83](#)
- Matthews – coding of payments for accounting/valuation purposes – areas which need to be considered: [Bulletin 83](#)
- Matthews – processing priority order agreed by SAB: [Bulletin 83](#)
- Matthews Statutory Deadlines – new factsheet in “Second Options Exercise” section on FPS Regulations and Guidance website. Failure to adhere to a deadline would constitute a breach of law and must be reported to Local Pension Board and, if of material significance, to the Pensions Regulator: [Bulletin 83](#)
- Coffee morning presentation 9 July 2024 – Statutory Deadlines, Sargeant and Matthews Remedy: [Bulletin 83](#)
- Age Discrimination Remedy: new Unauthorised Payments Factsheet, and new (additional) Annual Allowance Factsheet. Available in the “HMRC Member Tax Adjustment Calculator” section of the FPS member website: [Bulletin 83](#)
- Pension Commencement Excess Lump Sum (PCELS) – clarification of permitted maximum and relevant tax due: [Bulletin 83](#)
- For circumstances where Annual Benefit Statement deadlines cannot be met, the Scheme Advisory Board have published a breach assessment template to assist in assessment of whether a breach is materially significant or not – see resources section of FPS Board website: [Bulletin 83](#)
- Age Discrimination Remedy: IC-RSS. HMRC have provided information to be shared with affected members in respect of tax on interest for remedy cases: [Bulletin 84](#)
- Age Discrimination Remedy – further guidance added in “Contributions adjustment process for FRAs”: [Bulletin 84](#)
- Matthews – Employers Guide updated to extend information about payments in respect of deceased firefighters: [Bulletin 84](#), and [Bulletin 87](#)
- Matthews – GAD calculator; Manual case update. Scheme managers should gather information as instructed. Further instructions will follow shortly: [Bulletin 85](#)

## Guidance for practitioners (continued)

- Immediate Choice – Protected members. Powers do not exist under PSPJOA 2022 for member to revisit commutation decision if no retrospective change to benefits: [Bulletin 85](#)
- HMRC Public Service Pensions Remedy newsletter for September 2024 includes update on HMRC Member Tax Adjustment Calculator: [Bulletin 85](#)
- Age Discrimination Remedy – Tax treatment for top up death benefits: [Bulletin 86](#)
- Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) rollout. NPCC slides from joint roundtable discussion with scheme managers and administrators “Immediate choice calculations. Unauthorised payments offsetting process”: [Bulletin 86](#), and [Bulletin 87](#)
- Age Discrimination Remedy – Immediate Choice Protected members – reminder of legal requirement for sending Remediable Service Statement: [Bulletin 86](#)
- Age Discrimination Remedy – Contingent Decisions (authorised absence). Scheme managers requested to provide information to Bluelight Pensions Team by 13 December 2024: [Bulletin 86](#)
- Age Discrimination Remedy – new supporting document: “Age discrimination remedy – Scheme manager guidance. Interest process – FPS1992”: [Bulletin 86](#)
- Forfeiture factsheet and supporting report document: [Bulletin 86](#)
- Eversheds Pensions Dashboards Speedbrief – a “To do” document which sets out some key steps and considerations: [Bulletin 86](#)
- Briefing paper CBP-7505, updated by House of Commons Library on 25 October 2024, outlines current system of pension tax relief and covers main areas of debate about future reform: [Bulletin 86](#)
- Coffee morning presentation 3 October 2024 – Unauthorised payments process for offsetting: [Bulletin 86](#)
- Immediate Detriment – Memorandum of Understanding and Framework for managing cases (see Bulletin 50). Bluelight Pension Team reviewing position and guidance and recommend that no action yet be taken but request that they be informed of any approaches by members in the meantime: [Bulletin 87](#)
- Age Discrimination Remedy – Update on offsetting guidance re unauthorised payment charge for immediate choice members (see also Bulletins 85 and 86): [Bulletin 87](#)
- Age Discrimination Remedy – interest on Part 4 tax loss (Annual Allowance and Lifetime Allowance). GAD have updated calculator for compensation: [Bulletin 87](#)
- New examples added to Matthews guide to processing cases (see also Bulletin 83): [Bulletin 87](#)
- GAD to release updated Matthews calculator (version 2.5) in December 2024: [Bulletin 87](#)
- GAD currently updating factors relating to Matthews second exercise election, expected to be available in 2025: [Bulletin 87](#)
- Guidance for applying McCloud remedy to non-club transfers and cross-border transfers published in “CETV” pages of FPS Regulations and Guidance website: [Bulletin 88](#)
- Annual Benefit Statement - Remediable Service Statement (ABS-RSS) – readiness questions to be addressed: [Bulletin 88](#)

## Guidance for practitioners (continued)

- Matthews – arrears of pension and tax payable. Amendments made to supporting documents published in “Second options exercise” section of FPS Regulations and Guidance website, and on the “Members FAQs” page of FPS member website: [Bulletin 88](#)
- Website document index of Matthews and Age discrimination remedy pages of FPS Regulations and Guidance website to be published early January 2025: [Bulletin 88](#)
- The Pensions Regulator (TPR) has issued a Pensions Dashboard update. Includes TPR’s pensions dashboards guidance, an article on pensions dashboards “hot topics”, and information about the “Nudge 3” email sent to schemes ahead of their “connect by” date: [Bulletin 88](#)
- Age Discrimination Remedy and divorce – Government Actuary’s Department guidance update: [Bulletin 89](#)
- Secure Data Exchange Service (SDES) error codes published on Age Discrimination Remedy, HMRC Member Tax Calculator section of FPS Regulations and Guidance website: [Bulletin 89](#), and [Bulletin 91](#)
- Matthews - Manual cases update (see also [Bulletin 86](#)): [Bulletin 89](#)
- Coffee morning presentation, 14 January 2025 – Home Office consultation, Matthews: [Bulletin 89](#)
- Coffee morning presentation, 28 January 2025 – Website Navigation: [Bulletin 89](#)
- Remediable Service Statements readiness. What is reasonable? Section 29(10)b of PSPJOA 2022. What is likely to be a breach? Good communication with members. Internal Dispute Resolution Procedure: [Bulletin 90](#), and [Bulletin 91](#)
- Coffee morning presentation, 18 February 2025 – Remedy (Sargeant and Matthews) deadline and challenges: [Bulletin 90](#)
- HM Treasury written ministerial statement confirming rates of annual revaluation, earnings and pensions increase due to apply from April 2025: [Bulletin 90](#)
- Issue of Remediable Service Statements (RSS) – clarification of actions to be taken by administrators and Scheme Managers in the event of a breach if statutory deadline not met: [Bulletin 91](#)
- Guidance for applying the age discrimination remedy to non-club transfers and cross-border transfers-in, has been published on the “Transfers in” GAD guidance section of FPS Regulations and Guidance website: [Bulletin 91](#)
- Guidance for prospective divorce cases has been published on the “Divorce (Pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 91](#)
- GAD have issued first draft version of retrospective divorce guidance. Until consultation process completed, administrators should follow the process set out in Bulletin 89: [Bulletin 91](#)
- Changes in NS&I Direct Saver interest rates; calculators where used should be updated. (Historical rates shown on NS&I webpage under “Direct Saver” tab): [Bulletin 91](#)
- HMRC Digital Service – Secure Data Exchange Service (SDES) Files: guidance for SDES files that Scheme Managers may receive after a member has used the HMRC Digital Service to calculate annual allowance adjustment, has been published in the “Age Discrimination Remedy – HMRC member tax calculator” section of the member area of the FPS Regulations and Guidance website under “Public Service Pensions Remedy (PSPR) Scheme Pays Election” tab: [Bulletin 91](#)

## Guidance for practitioners (continued)

- IDRPs guidance, including checklists and template letters, for decision makers, available on “Guides and sample documents” section, under IDRPs tab, on FPS Regulations and Guidance website: [Bulletin 91](#), and [Bulletin 93](#)
- Joint LGA and NPCC “Breaches” coffee morning to be held on 10 April 2025: [Bulletin 91](#)
- Coffee morning presentation, 18 March 2025 – Police and Fire UPC Offsetting guidance webinar: [Bulletin 91](#)
- The Pensions Dashboards Programme published a blog, 18 March 2025, about what needs to be done to connect to the dashboards ecosystem: [Bulletin 91](#)
- The Pensions Dashboards Programme has confirmed updated data, technical, and reporting standards and code of connection – these can be found on the PDP website as can details about the first participants connecting to the dashboards ecosystem: [Bulletin 91](#)
- Information about connecting to dashboards via a third party connection provider published on the Pensions Dashboards Programme website: [Bulletin 91](#)
- Age Discrimination Remedy. Draft GAD guidance on retrospective divorce cases issued to administrators and software suppliers in March and April 2025. Administrators invited to joint Police/Fire Q&A session with GAD on 21 May 2025: [Bulletin 92](#)
- Age Discrimination Remedy. Final version of GAD guidance on prospective divorce cases issued to administrators and software suppliers on 24 March 2025 and published in “Divorce (pension debits and credits)” section of FPS Regulations and Guidance website: [Bulletin 92](#)
- Age Discrimination Remedy – “unauthorised” top-up payments of lump sum. HMRC have amended regulations and provided guidance. Also, GAD have provided methodologies for administrators – see “Age Discrimination Remedy – Useful Information” section of FPS Regulations and Guidance website: [Bulletin 92](#)
- On 4 April 2025, GAD published version 2.7.0 of the Matthews 2 GAD calculator and user guidance. Available on the “Special members of FPS 2006 – GAD Calculator” section of the FPS Regulations and Guidance website: [Bulletin 92](#)
- If, within any GAD guidance, there is a reference to refer cases to the Home Office this should be done through LGA via the Bluelight Pensions Team. (Members should not be incorrectly informed that guidance is outstanding when no referral has been made): [Bulletin 92](#)
- GAD have asked FRAs to provide data for final Matthews second options elections by 2 May 2025. Guidance: [Bulletin 92](#)
- The Pension Scams Action Group (PSAG) held a seminar on 25 March 2025 focused on fighting pension fraud. A recording of the event has been published: [Bulletin 92](#)
- The Pensions Dashboards Programme recently updated the following guidance: Standards; Connecting using a third party; Change of connection plans; Dashboards Forum – PDP update and focus on registration codes: [Bulletin 92](#)
- Pensions Dashboards – to help answer questions and raise awareness about Registration codes, TPR have published a hot topics article about the codes and how to use them: [Bulletin 92](#)
- Example calculations to accompany GAD’s Sargeant/McCloud Prospective Divorce Guidance Note (March 2025) added to “Divorce (pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 93](#)

## Guidance for practitioners (continued)

- Unauthorised Payment Charge (UPC) for lump sum calculations – updates to GAD guidance and calculations spreadsheet to reflect HMRC comments re treatment of netting-off provision in cases of overpaid lump sum being repaid, have been added to “Age Discrimination Remedy – Useful Information” section of the FPS Regulations and Guidance website: [Bulletin 93](#)
- Reminder and guidance re Interest Process: [Bulletin 93](#)
- Immediate Choice Remediable Service Statements (IC-RSS), election periods and Remediable Pension Saving Statements (R-PSS) – processes and need for accurate record keeping: [Bulletin 93](#)
- The Pensions Dashboards Programme (PDP) April 2025 update contains information on a number of items; it can be accessed by following links given in [Bulletin 93](#): [Bulletin 93](#)
- GAD recording of the Matthews 2 calculator bulk interface training session, July 2024, available: [Bulletin 93](#)
- TPO determination CAS-92761-H7Q6 – the Pensions Ombudsman did not uphold a complaint re a council’s decision to award a lump sum death benefit under the LGPS to a nominated beneficiary rather than to the late member’s spouse. Determination is on TPO website: [Bulletin 93](#)
- New section “Firefighters’ Pension Team objectives” added to the FPS Regulations and Guidance website: [Bulletin 94](#)
- HMRC offsetting guidance (The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2025): Appendix A of HMRC’s June 2025 newsletter sets out process to report the recovery for the unauthorised payments charge. Spreadsheets published in “Age Discrimination Remedy – useful information” section of the FPS Regulations and Guidance website: [Bulletin 94](#)
- When HMRC reference “scheme administrator” as defined by s270 of the Finance Act 2004, this is the equivalent of what is defined under regulation 4 of the Firefighters’ Pension Scheme Regulations 2014 as the “scheme manager”: [Bulletin 94](#)
- Age Discrimination Remedy and Data Sharing – HM Treasury interpretation that member’s consent is not required for data sharing between public service pension schemes: [Bulletin 94](#)
- TPR has updated its Pensions Dashboards Programme guidance to incorporate MaPS guidance, TPR’s expectations about recording and reporting relevant complaints, and information about registration codes: [Bulletin 94](#)
- Slide pack and checklist published on “Guides and sample documents” section of FPS Regulations and Guidance website, under “Pensions Dashboard” drop down; they contain key points and questions to assist Scheme Managers (and others): [Bulletin 94](#)
- The Pensions Dashboard Programme guidance updates on how special characters in names and addresses will be treated, and on the process to follow when pension assets are moved between providers or schemes, or a scheme changes ISP: [Bulletin 94](#)
- Recent determinations by TPO (list given in Bulletin) have highlighted key lessons for administering authorities when distributing death grants: [Bulletin 94](#)
- HMRC Remedy Newsletter, June 2025, covers the process to follow if issuing a revised pension savings statement because remedy has changed annual allowance position, and the process to follow if issuing new or revised BCE statement to member who relied on LTA protection and crystallised amounts change because of remedy. It also covers The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2025: [Bulletin 94](#)

## Guidance for practitioners (continued)

- A new “Training and Development” section has been added to the FPS Regulations and Guidance website: [Bulletin 95](#)
- GAD and HMRC offsetting guidance - walkthrough video of GAD example 1 and HMRC’s example 2 published on “Age Discrimination Remedy - Useful Information” section of FPS Regulations and Guidance website: [Bulletin 95](#)
- Contingent decisions for opted-out members – further update from MHCLG which also asks for volunteers for a working group led by MHCLG: [Bulletin 95](#)
- Age Discrimination Remedy – the full suite of retrospective divorce guidance can be found in the “Divorce (pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 95](#)
- Matthews and Age discrimination remedy interactions. For firefighters eligible for the Matthews remedy, FRAs should implement Matthews remedy before McCloud remedy: [Bulletin 95](#)
- New GAD Matthews 2 template for historic non-basic rate taxpayers to be used in “refer to GAD” cases. Also an update to manual cases note. [Bulletin 95](#)
- Matthews 2 calculator demonstration by GAD at the 2025 Firefighters’ Pensions annual conference: [Bulletin 95](#)
- Injury pensions – clarification of pay which should be used in calculation of injury gratuities and injury pensions: [Bulletin 95](#)
- Timescales for an individual to give written notice and for a response to be provided. IDRPs guidance updated on FPS Regulations and Guidance website, and on FPS member website in order to provide clarity: [Bulletin 95](#)
- Updated version of ill-health guidance published in “ill-health and injury” section of the FPS Regulations and Guidance website. Updates relate to clarification on whether ill-health retirement can be awarded if person offered re-deployment, and to pay used when assessing degree of disablement for an injury award: [Bulletin 95](#)
- Money and Pensions Service (MaPS) consumer testing approach: [Bulletin 95](#)
- The Pensions Dashboards Programme guidance on changing route to connection: [Bulletin 95](#)
- The Pensions Dashboards Programme newsletters: [Bulletin 95](#)
- Pensions Administration Standards Association (PASA) recently published its updated Data Matching Convention guidance which provides practical support for schemes on how to match data accurately and consistently: [Bulletin 95](#)
- New version of McCloud tax and contributions calculator published in “Age Discrimination Remedy – GAD Tax and Contribution Calculator” section of FPS Regulations and Guidance website: [Bulletin 96](#)
- New website index of resources available on FPS Regulations and Guidance website which support Scheme Managers in their role in implementing age discrimination remedy: [Bulletin 96](#)
- GAD currently working on v2.8 of calculator to correct an issue with initial pro rata pension increases. More detail about retirement dates affected by this issue can be found in “Special members of FPS 2006 – GAD calculator” section in Member area of FPS Regulations and Guidance website: [Bulletin 96](#)
- The Pensions Dashboards Programme publications can be found on their website: [Bulletin 96](#)
- The Pensions Dashboards Programme has published a new blog outlining its approach to testing the MoneyHelper Pensions Dashboard with real users and live data: [Bulletin 96](#)
- The Pensions Dashboards Programme has made a video outlining progress towards the final connection deadline of 31 October 2026: [Bulletin 96](#)

## Guidance for practitioners (continued)

- The Pensions Dashboards Programme has made a video explaining the final step in connecting to the Pensions Dashboards ecosystem: [Bulletin 96](#)
- The Pensions Dashboards Programme has updated guidance on its website – “Public Key Infrastructure (PKI)”, and “Data Management”: [Bulletin 96](#)
- Contingent decisions for opted-out members – updated Scheme Manager guidance has been added to the Retrospective Remedy section of the FPS Regulations and Guidance website: [Bulletin 97](#)
- Coffee morning presentation, 8 September 2025 – Contingent Decisions-Optant out: [Bulletin 97](#)
- The Pensions Administration Standards Association (PASA) has released a new Pensions Dashboards toolkit to help schemes prepare for connection and compliance. (Full guidance can be found on PASA website): [Bulletin 97](#)
- TPO determination CAS-81940-Z2S8. Relates to statutory transfer requirements under the Pension Schemes Act 1993 at the time of transfer. Of interest to authorities dealing with similar appeals for transfers between February 2013 and 30 November 2021 when the Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021 came into force: [Bulletin 97](#)
- Offsetting of Unauthorised Payments - HMRC have updated Reporting Template and Guidance: [Bulletin 98](#)
- Coffee morning presentation, 7 October 2025 – GAD update: Matthews Project Implementation data: [Bulletin 98](#)
- Coffee morning presentation, 7 October 2025 – Bluelight Commercial: Pensions Framework update: [Bulletin 98](#)
- Coffee morning presentation, 28 October 2025 – Matthews Amendments: Readiness, compensation and litigation: [Bulletin 98](#)
- MoneyHelper pensions dashboards testing – update: [Bulletin 98](#)
- The Pensions Regulator is holding a free dashboards webinar on 3 December 2025, to help prepare schemes for dashboards duties: [Bulletin 98](#)
- On 28 October 2025, the Pensions Administration Standards Association (PASA) published new guidance on the use of AI in pensions administration in order to provide practical support for schemes to understand the opportunities and risks: [Bulletin 98](#)
- Age Discrimination Remedy – HMRC has published guidance on unauthorised payments offsetting: [Bulletin 99](#)
- Following publication of the Pension Regulator’s revised data quality guidance, PASA has published new data quality guidance and a data improvement plan template: [Bulletin 99](#)
- On 23 November 2025, PASA released the first part of a new three-part guidance series – “Delivering Effective Digital Transformation”: [Bulletin 99](#)
- Deputy Pensions Ombudsman clarifies “transfer credits condition”. It is recommended that transfer discharge forms to occupational pension schemes should be updated to reflect this case: [Bulletin 99](#)
- On 31 October 2025, the Pensions Dashboards Programme marked one year until the legal deadline for all schemes to connect, releasing a short video: [Bulletin 99](#)
- The Pensions Dashboards Programme is hosting a webinar, giving updates, on 10 December 2025: [Bulletin 99](#)
- On 21 November 2025, the Pensions Dashboards Programme published a blog “Getting data-ready for dashboards: benefits for savers and schemes”. It explains the importance of high quality data, and features comments from the Pensions Regulator: [Bulletin 99](#)

## Guidance for practitioners (continued)

- The Pensions Regulator has released revised member data quality guidance bringing all its data-related resources together in one place: [Bulletin 99](#)
- Managing Pension Schemes service – HMRC has published a YouTube video on enrolling and migrating to the service: [Bulletin 99](#)
- Deemed elections – action that may be required from Scheme Managers where a member does not respond to their Immediate Choice Remediable Service Statement (ICRSS) within the statutory timeframe, Administrators “reminder” involvement in the process. Template letter for administrators to use published on “Age Discrimination – Remediable Service Statements” section of FPS Regulations and Guidance website: [Bulletin 101](#)
- Matthews exercise: GAD have updated their manual case guidance and provided a pro forma for retrospective ill-health retirement award, and for higher tier ill-health pension. Information added to “Special members of FPS 2006 – GAD Calculator” section of FPS Regulations and Guidance website: [Bulletin 101](#)
- Matthews exercise: MHCLG are continuing funding of GAD support for FRAs on manual cases: GAD are currently building calculations for other types of cases pending clarification of scheme rules and policy intent. FRA action guidance: [Bulletin 101](#)
- Matthews exercise: FRAs with 50% or more of requests for statements outstanding should consider reaching out for support: [Bulletin 101](#)
- Coffee morning presentation, 13 January 2026 – Matthews consultation: [Bulletin 101](#)
- Coffee morning presentation, 30 January 2026 – FPS Members website launch: [Bulletin 101](#)
- Forthcoming coffee morning presentation, 24 February 2026 – Pensions Dashboards: [Bulletin 101](#)
- The Pensions Dashboards Programme has published a blog post on their website: “Preparing data for dashboards: what you need to do”: [Bulletin 101](#)
- GAD will shortly be providing new factors to apply to eligible firefighters converting non-accrued standard benefits in connection with Matthews second exercise option. See “GAD Guidance” section of FPS Regulations and Guidance website: [Bulletin 102](#)
- Member contribution review – Scheme Manager and Payroll guidance published in “Guides and sample documents” section of the FPS Regulations and Guidance website: [Bulletin 102](#)
- New national opt-out form (see Bulletin 101) – section to be completed by FRA was initially omitted but has now been added. Updated version of form in “Guides and sample documents” section of FPS Regulations and Guidance website: [Bulletin 102](#)
- Question regarding additional transfer value payments following former scheme’s GMP equalisation review raised with HM Treasury by MHCLG – clarification pending: [Bulletin 102](#)
- The Pensions Dashboards Programme (PDP) has published an updated draft version of reporting standards for pension providers in scope for pensions dashboards – PDP is seeking feedback on implementing the updated standards; consultation closes 25 March 2026: [Bulletin 102](#)
- The Pensions Dashboards Programme has published: A blog on making the MoneyHelper Dashboard accessible; A recording of their December 2025 pensions dashboards progress webinar; A blog on preparing data for dashboards; Updates to connection guidance: [Bulletin 102](#)
- On 18 March 2026, The Pensions Regulator is hosting a free Pension Scams Action Group (PSAG) webinar on fighting pension fraud: [Bulletin 102](#)

## Guidance for practitioners (continued)

- Age Discrimination Remedy: Unauthorised Payment Charge (UPC) for lump sum calculations – offsetting guidance. GAD has published slides providing examples complementing their earlier methodology note: [Bulletin 103](#)
- GAD v3.00 Sargeant/McCloud tax and contribution calculator – problem which will produce incorrect result for certain firefighters. GAD to issue revised version. Scheme Managers should identify affected cases and pause use of current calculator: [Bulletin 103](#)
- GAD have released an updated version of the user guide for the Sargeant/McCloud Remedy contribution adjustment calculator. It can be found in the “Age Discrimination Remedy – GAD Tax and Contribution Calculator” section of FPS Regulations and Guidance website: [Bulletin 103](#)
- Examples for taper members have been issued by GAD to complement retrospective divorce guidance released in July 2025. They can be found in the “Divorce (pension debits and credits)” section of the FPS Regulations and Guidance website: [Bulletin 103](#)
- GAD have provided new factors for converting non-accrued standard benefits in connection with the Matthews second options exercise election; they can be found in the “Special members of FPS 2006 – GAD factors” section of the FPS Regulations and Guidance website: [Bulletin 103](#)
- Annual Update 2026 – FPS contribution rates and bandings will change from 1 April 2026. Introduced by The Firefighters’ Pension Scheme (England) (Amendment) Regulations 2026 [SI 2026/277] and available in the FPS Annual Update 2026 guidance document: [Bulletin 103](#)
- GAD have launched a new Factors Guidance Hub in order to assist administrators of the Public Service Pension Schemes: [Bulletin 103](#)
- In February 2026, the Pensions Administration Standards Association (PASA) hosted a webinar on data-matching guidance for pensions dashboards and published a summary of questions and answers: [Bulletin 103](#)
- On 23 March 2026, the Pensions Dashboards Programme published draft version 2.2 of reporting standards; this includes technical requirements of routine reporting of data via Application Programming Interfaces (APIs) to the Money and Pensions Service (MaPS): [Bulletin 103](#)
- On 5 March 2026, the Pensions Dashboards Programme published a blog about understanding the three pension status categories on the Money Helper Pensions Dashboard (MHPD): [Bulletin 103](#)

## Ill-health retirement

- LGA quick guide to ill-health and injury benefits: [Bulletin 4](#) and [Bulletin 4 Appendix 1](#)
- IQMP Guidance – 4 October 2012: [Bulletin 4](#), and [Bulletin 4 Appendix 2](#)
- PO determination – Fire Authority should not “blindly” accept IQMP opinion: [Bulletin 13](#)
- Principle of PO determination mentioned in Bulletin 13 – the roles of the Authority and the IQMP – confirmed by 3 further determinations: [Bulletin 14](#)
- New ill-health and injury page in member-restricted area of website. Guidance, training materials, and draft forms which authorities may wish to use/adapt: [Bulletin 14](#)
- New version of Medical Certificate B (Deferred Pension Medical Opinion) which FRAs may wish to use/adapt: [Bulletin 16](#)
- Ill-health and injury workshop, 19 June 2019 – event summary: [Bulletin 21](#)
- Legal Update. The complexities of ill-health pensions. Fire Authority should not “blindly” accept IQMP opinion: [Bulletin 22](#) and [Bulletin 22 Appendix 2](#)
- New factsheet – “Ill-health pension paid from Compensation Scheme to Retained Firefighters employed before 6 April 2006”: [Bulletin 23](#), and [Bulletin 23 Appendix 2](#)
- Preparation for transitional protections remedy: [Bulletin 28](#), and [Bulletin 28 Appendix 1](#)
- ALAMA instruction re progressing ill-health retirement applications: [Bulletin 32](#)
- IQMP patient confidentiality and the pension scheme rules: [Bulletin 34](#)
- Ill-health Review Group 2008 papers added to member-restricted section of website: [Bulletin 34](#)
- Medical certificates, and proposed programme of work to make resources and information about medical retirement available to FRAs and members: [Bulletin 38](#)
- SAB paper which provides a factsheet update on ill-health and injury retirements: [Bulletin 41](#)
- Statement confirming that IQMPs may assess same member against criteria of multiple schemes: [Bulletin 41](#)
- Coffee morning presentation – one-pot ill-health and death recap: [Bulletin 49](#)
- TPO factsheet – “Ill health pensions”: [Bulletin 54](#)
- Home Office response – consultation on prospective remedy – amendments to FPS 2015 to protect ill-health cases pending pre 1 April 2022: [Bulletin 55](#), and [Bulletin 57](#)
- Ill health underpin: [Bulletin 57](#), and [Bulletin 64](#)
- LGA proposing to set up a central list of IQMPs that FRAs can approach for referrals and/or reassessments; FRAs asked to supply details of IQMPs so that LGA could approach them for permission to include in list for this purpose: [Bulletin 62](#), and [Bulletin 64](#)
- Age discrimination remedy – Ill-health factsheet on reassessment of cases: [Bulletin 63](#), and [Bulletin 69](#)
- Coffee morning presentation 8 November 2022 – Retrospective ill-health assessment: [Bulletin 63](#)
- Coffee morning presentation 29 November 2022 – Compensation scheme workshop: [Bulletin 63](#)
- IQMP central list now held on ill-health and injury page on protected area of FPS Regulations and Guidance website: [Bulletin 64](#)
- Factsheet on reassessment of age discrimination ill-health cases (see [Bulletin 63](#)) now on new retrospective remedy webpage added to FPS Regulations and Guidance website: [Bulletin 64](#)

### Ill-health retirement (continued)

- Amendment to Regulation 65 of FPS 2015 Regulations, “ill-health underpin”, added to consolidated regulations page of FPS Regulations and Guidance website: [Bulletin 64](#)
- Age discrimination remedy – ill-health factsheet on reassessment of cases (see Bulletins 63 and 64) updated to include FPS 2006 special members: [Bulletin 65](#)
- Template member consent letter for scenarios 1,2,7 and 9, as referred to in ill-health factsheet, added to Retrospective Remedy webpage: [Bulletin 65](#)
- FRAs and administrators should identify age discrimination remedy scheme members who may need ill-health assessment, and arrange for appropriate member consent letter to be sent: [Bulletin 65](#)
- “Informal ill-health guidance for FRAs” added to the Restricted Member Area of the FPS Regulations and Guidance website: [Bulletin 68](#)
- Template letters for IQMP ill-health reassessment referral added to Retrospective Remedy webpage: [Bulletin 69](#)
- Age discrimination remedy – member ill-health reassessment outcome letters added to Retrospective Remedy webpage: [Bulletin 71](#)
- Age discrimination remedy and ill-health reassessment of cases for Remediable Service Statement – factsheet for members: [Bulletin 78](#)
- Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) roll out, update to timetable and member communications (ill-health pensioners and beneficiaries): [Bulletin 79](#)
- Coffee morning presentation, 20 August 2024 – Ill Health process: [Bulletin 84](#)
- Ill-health retirement training dates now available to book: [Bulletin 90](#)
- Ill Health retirement virtual training session in July 2025 available for booking; [Bulletin 91](#)
- For future training sessions, check new “Training and Development” section added to FPS Regulations and Guidance website: [Bulletin 94](#), and [Bulletin 96](#)
- Updated version of ill-health guidance published in “ill-health and injury” section of the FPS Regulations and Guidance website. Updates relate to clarification on whether ill-health retirement can be awarded if person offered re-deployment, and to pay used when assessing degree of disablement for an injury award: [Bulletin 95](#)
- Member guidance on the ill-health process published in “ill-health retirement” section of FPS member website: [Bulletin 95](#)
- Matthews exercise: GAD have updated their manual case guidance and provided a pro forma for retrospective ill-health retirement award, and for higher tier ill-health pension. Information added to “Special members of FPS 2006 – GAD Calculator” section of FPS Regulations and Guidance website: [Bulletin 101](#)
- Minor amendments have been made to medical appeal forms – updated versions in “Ill-health and Injury” section of member area of FPS Regulations and Guidance website: [Bulletin 103](#)

## Indexation and revaluation

- HM Treasury written statement confirming Public Service Pension Indexation and Revaluation for 2018: [Bulletin 5](#)
- FPS Annual Update 2018: [Bulletin 6](#), and [Bulletin 6 Appendix 2](#)
- HM Treasury issue of updated direction on indexation provisions: [Bulletin 15](#)
- HM Treasury written statement confirming Public Service Pension indexation from 8 April 2019. Multiplier tables and covering note: [Bulletin 17](#)
- Revaluation for active members of FPS 2015: [Bulletin 17](#)
- FPS Annual Update 2019: [Bulletin 18](#), and [Bulletin 18 Appendix 3](#)
- HM Treasury written statement confirming Public Service Pension Indexation and Revaluation from 6 April 2020: [Bulletin 29](#)
- FPS Annual Update 2020: [Bulletin 30](#)
- Government consultation on Public Service Pensions GMP indexation. Closes 30 December 2020: [Bulletin 38](#)
- HM Treasury written statement confirming Public Service Pension Indexation and Revaluation for 2021. Multiplier tables and covering note: [Bulletin 41](#), and [Bulletin 71](#)
- Government response to consultation on Public Service Pensions GMP indexation: [Bulletin 43](#)
- Indexation to be applied to GMP elements of pension April 2021: [Bulletin 43](#)
- September 2021 CPI rate announced: [Bulletin 50](#)
- HM Treasury written statement confirming Public Service Pension Indexation and Revaluation from 11 April 2022. Multiplier tables and covering note: [Bulletin 53](#), and [Bulletin 71](#)
- September 2022 CPI rate announced: [Bulletin 62](#)
- Autumn Statement 2022 – State Pension increase in April 2023 will be 10.1% in line with inflation, as allowed by triple lock: [Bulletin 63](#)
- HM Treasury written statement confirming Public Service Pension indexation and Revaluation for 2023. Multiplier tables and covering note: [Bulletin 66](#)
- Firefighters’ Pension Scheme adjustment in respect of 2021 and 2022 Revaluation: [Bulletin 71](#), and [Bulletin 74](#)
- Home Office note to FRAs requesting application of administrative changes necessary to correct the error that occurred in 2021 and 2022 revaluation orders, in advance of regulatory changes being made (see also [Bulletin 71](#)): [Bulletin 74](#)
- HM Treasury written statement confirming Public Service Pension indexation and Revaluation for 2024. Multiplier tables and covering note: [Bulletin 77](#)
- Draft Guaranteed Minimum Pensions Increase Order 2024 published: [Bulletin 77](#)
- The Firefighters’ Pension Scheme (England) (Amendment) Regulations 2024 [SI 2024/170] remedy an error in HM Treasury Revaluation Orders 2021 and 2022: [Bulletin 78](#)
- House of Commons briefing paper on public service pensions increase updated: [Bulletin 80](#)
- HM Treasury written ministerial statement confirming rates of annual revaluation, earnings and pensions increase due to apply from April 2025: [Bulletin 90](#)
- HM Treasury published, 11 February 2025, the 2025 Pensions Increase multiplier tables and a covering letter. These are available on the “Annual Update Statutory Instruments” section of the FPS Regulations and Guidance website: [Bulletin 90](#)

## Indexation and revaluation (continued)

- Changes in NS&I Direct Saver interest rates; calculators where used should be updated. (Historical rates shown on NS&I webpage under “Direct Saver” tab): [Bulletin 91](#)
- GAD has released version 2.8 of the Matthews calculator to correct certain pensions increase issues; previous versions must no longer be used. All involved in the Matthews exercise should be aware of this and review whether any previous statements and/or payments need to be revisited: [Bulletin 97](#)
- On 26 February 2026, HM Treasury published a written ministerial statement confirming rates of annual revaluation, earnings and pensions increase due to apply from April 2026: [Bulletin 102](#)
- 2026 Pensions Increase multiplier tables and covering note available on gov.uk website: [Bulletin 102](#)

## Industrial action

- Effect of strike action on pension benefits, contributions, service: [Bulletin 61](#)
- LGA to provide sample communications for FRAs if industrial action goes ahead and members wish to make payments for missing period of service: [Bulletin 65](#), and [Bulletin 68](#)
- Template letter to cover pension contribution payment requests from members can be found in Guides and Sample Documents section of FPS Regulations and Guidance website: [Bulletin 68](#)

## Internal Dispute Resolution Procedure (IDRP)

- Retention of two-stage process: [Bulletin 9](#)
- IDRP data collection: [Bulletin 28](#)
- IDRP data collection – request that FRAs complete and return spreadsheet by 30 April 2020: [Bulletin 30](#), and [Bulletin 30 Appendix 2](#)
- IDRP – overview of process: [Bulletin 30](#)
- IDRP data collection as requested in Bulletin 30; clarification of requirements for spreadsheet: [Bulletin 31](#), and [Bulletin 31 Appendix 1](#)
- Factsheet – Internal Dispute Resolution Procedure: [Bulletin 33](#)
- Outcome of IDRP data collection, as presented to SAB May 2020: [Bulletin 33](#)
- IDRP data collection 2021 – spreadsheet and notes on completion; request that FRAs complete and return by 31 May 2021: [Bulletin 44](#), and [Bulletin 44 Appendix 1](#)
- IDRP data collection 2021 – update and key findings: [Bulletin 46](#)
- The Pensions Ombudsman’s blog, 18 June 2024 – changes that mean a member must exhaust a scheme’s formal complaints process before bringing a case to TPO: [Bulletin 82](#)
- Remediable Service Statements readiness. What is reasonable? Section 29(10)b of PSPJOA 2022. What is likely to be a breach? Good communication with members. Internal Dispute Resolution Procedure: [Bulletin 90](#), and [Bulletin 91](#)
- Internal Dispute Resolution Procedure training dates now available to book: [Bulletin 90](#)
- IDRP guidance, including checklists and template letters, for decision makers is available on “Guides and sample documents” section, under IDRP tab, on FPS Regulations and Guidance website: [Bulletin 91](#), [Bulletin 93](#), and [Bulletin 95](#)
- IDRP virtual training session in May 2025 available for booking; [Bulletin 91](#)
- IDRP guidance for members published on FPS members website: [Bulletin 93](#), and [Bulletin 95](#)
- For future training sessions, check new “Training and Development” section added to FPS Regulations and Guidance website: [Bulletin 94](#), and [Bulletin 96](#)
- Timescales for an individual to give written notice and for a response to be provided. IDRP guidance updated on FPS Regulations and Guidance website, and on FPS member website in order to provide clarity: [Bulletin 95](#)

## Legislation

- The Firefighters' Pension Scheme (England) (Amendment) Regulations 2017 [SI 2017/888] and The Firefighters' Pension Schemes and Compensation Scheme (Amendment) (England) Order 2017 [SI 2017/892]: [Bulletin 2](#), and [Bulletin 2 Appendix 1](#)
- Consultation on amendments to survivors' benefits in FPS 2006 and various amendments to FPS 1992, 2006 and 2015 – draft legislation – consultation closes on 14 May 2018: [Bulletin 7](#)
- Financial Guidance and Claims Act 2018 (provides for the introduction of single financial guidance body – SFGB – to replace Pensions Wise, The Pensions Advisory Service and the Money Advice Service): [Bulletin 8](#)
- Data Protection Act 2018 (includes the provisions of the GDPR): [Bulletin 8](#)
- The Local Government Pension Scheme (Amendment) Regulations 2018 [SI 2018/493]: [Bulletin 8](#)
- The Firefighters' Pension Scheme (Wales) (Amendment) Regulations 2018 [SI 2018/576]: [Bulletin 8](#)
- The Firefighters' Pension Schemes and Compensation Scheme (Wales) Amendment) Order 2018 [SI 2018/577]: [Bulletin 8](#)
- The Data Protection Act 2018 (Commencement No. 1 and Transitional Saving Provisions) Regulations 2018 [SI 2018/625]: [Bulletin 8](#)
- The Police, Fire and Crime Commissioner for Staffordshire (Fire and Rescue Authority) Order 2018 [SI 2018/696]: [Bulletin 9](#)
- Certain individual consolidated regulations available on website. Consideration being given to project of retrospective consolidation of FPS 1992 and FPS 2006: [Bulletin 10](#)
- The Firefighters' Pension Scheme (Scotland) Amendment Order 2018 [SI 2018/215]: [Bulletin 10](#)
- The Firemen's Pension Scheme (Amendment) (Scotland) Order 2018 [SI 2018/216]: [Bulletin 10](#)
- The Police and Firefighters' Pensions (Amendment) Regulations 2018 [SI 2018/997]: [Bulletin 12](#)
- The Financial Guidance and Claims Act 2018 (Commencement No. 1 and Transitional Provision) Regulations 2018 [SI 2018/987]: [Bulletin 12](#)
- The Financial Guidance and Claims Act 2018 (Commencement No.2) Regulations 2018 [SI 2018/1003]: [Bulletin 12](#)
- The Occupational Pension Schemes (Cross-border Activities) (Amendment) Regulations 2018 [SI 2018/1102]: [Bulletin 13](#)
- The Occupational Pension Schemes (Governance) (Amendment) Regulations 2018 [SI 2018/1103]: [Bulletin 13](#)
- The State Pension Revaluation for Transitional Pensions Order 2018 [SI 2018/1217]: [Bulletin 14](#)
- The Occupational Pensions (Revaluation) Order 2018 [SI 2018/1218]: [Bulletin 14](#)
- The State Pension Debits and Credits (Revaluation) Order 2018 [SI 2018/1219]: [Bulletin 14](#)
- Consultation on changes to survivor benefits in FPS 1992 and FCS 2006, plus correction to FPS 1992 Rule B5A: [Bulletin 15](#)

## Legislation (continued)

- The Financial Guidance and Claims Act 2018 (Commencement No. 5) Regulations 2018 [SI 2018/1330]: [Bulletin 15](#)
- Consultation on changes to survivor benefits in FPS 1992 and FCS 2006, plus correction to FPS 1992 Rule B5A – LGA response: [Bulletin 16](#)
- The Finance Act 2004 (Standard Lifetime Allowance) Regulations 2019 [SI 2019/29]: [Bulletin 16](#)
- The Pension Protection Fund and Occupational Pension Schemes (Levy Ceiling and Compensation Cap) Order 2019 [SI 2019/159]: [Bulletin 17](#)
- The Occupational and Personal Pension Schemes (Amendment etc.) (EU Exit) Regulations 2019 [SI 2019/192]: [Bulletin 17](#)
- The Social Security (Contributions) (Rates, Limits and Thresholds Amendments and National Insurance Funds Payments) Regulations 2019 [SI 2019/262]: [Bulletin 17](#)
- The Police and Firefighters' (Pensions etc.) (Amendment) (England and Wales) Regulations 2019 [SI 2019/378]: [Bulletin 18](#)
- The Guaranteed Minimum Pensions Increase Order 2019 [SI 2019/373]: [Bulletin 18](#)
- The Automatic Enrolment (Earnings Trigger and Qualifying Earnings Band) Order 2019 [SI 2019/374]: [Bulletin 18](#)
- The Social Security Revaluation of Earnings Factors Order [SI 2019/376]: [Bulletin 18](#)
- The Public Service Pensions Revaluation Order 2019 [SI 2019/455]: [Bulletin 18](#)
- The Pensions Increase (Review) Order 2019 [SI 2019/546]: [Bulletin 18](#)
- Consultation on cap on exit payments in the public sector: [Bulletin 19](#)
- The Pension Schemes (Information Requirements – Qualifying Overseas Pension Schemes, Qualifying Recognised Overseas Pension Schemes and Corresponding Relief) (Amendment) Regulations 2019 [SI 2019/773]: [Bulletin 19](#)
- The Pension Schemes (Information Requirements – Repayment of Overseas Transfer Charge) Regulations 2019 [SI 2019/774]: [Bulletin 19](#)
- The Equality Act (Age Exceptions for Pension Schemes) (Amendment) Order 2019 [SI 2019/879]: [Bulletin 19](#)
- Technical note on SI 2019/378 explaining changes to FPS in light of Walker v Innospec Supreme Court judgement: [Bulletin 22](#)
- Publication of a new Pension Schemes Bill on 16 October 2019: [Bulletin 25](#)
- Second reading of Pension Schemes Bill delayed due to general election: [Bulletin 26](#)
- The Local Government Pension Scheme (Amendment) Regulations (Northern Ireland) 2019 [SI 2019/206]: [Bulletin 26](#)
- The Finance Act 2004 (Specified Pension Schemes) Order 2019 [SI 2019/1425]: [Bulletin 26](#)
- The Occupational Pensions (Revaluation) Order 2019 [SI 2019/1433]: [Bulletin 26](#)
- The Local Government Pension Scheme (Amendment) Regulations 2019 [SI 2019/1449]: [Bulletin 26](#)
- The Firefighters' Pension Scheme (Scotland) Amendment Regulations 2019 [SI 2019/357]: [Bulletin 26](#)
- The Firefighters' Pension Schemes (Scotland) Amendment Order 2019 [SI 2019/358]: [Bulletin 26](#)
- The Police Pensions Amendment (Increased Pension Entitlement) (Scotland) Regulations 2019 [SI 2019/380]: [Bulletin 26](#)
- The Firefighters' Pension Scheme Amendment (Increased Pension Entitlement) (Scotland) Order 2019 [SI 2019/381]: [Bulletin 26](#)
- The Firefighters' Pension and Compensation Schemes (Amendment) (Scotland) Order 2019 [SI 2019/382]: [Bulletin 26](#)

## Legislation (continued)

- The Civil Partnership (Opposite-sex Couples) Regulations 2019 [SI 2019/1458]: [Bulletin 26](#), and [Bulletin 28](#)
- Pension Schemes Bill reinstated following general election: [Bulletin 27](#), and [Bulletin 28](#)
- The State Pension Revaluation for Transitional Pensions Order 2020 [SI 2020/6]: [Bulletin 28](#)
- The State Pension Debits and Credits (Revaluation) Order 2020 [SI 2020/7]: [Bulletin 28](#)
- The Pension Protection Fund and Occupational Pension Schemes (Levy Ceiling and Compensation Cap) Order 2020 [SI 2020/101]: [Bulletin 29](#)
- The Local Government Pension Scheme (Amendment) Regulations 2020 [SI 2020/179]: [Bulletin 29](#)
- The Social Security Revaluation of Earnings Factors Order 2020 [SI 2020/193]: [Bulletin 30](#)
- The Public Service Pensions Revaluation Order 2020 [SI 2020/230]: [Bulletin 30](#)
- The Guaranteed Minimum Pensions Increase Order 2020 [SI 2020/235]: [Bulletin 30](#)
- The Pensions Increase (Review) Order 2020 [SI 2020/290]: [Bulletin 30](#)
- The Social Security (Contributions) (Rates, Limits and Thresholds Amendments and National Insurance Funds Payments) Regulations [SI 2020/299]: [Bulletin 30](#)
- The Finance Act 2004 (Standard Lifetime Allowance) Regulations 2020 [SI 2020/342]: [Bulletin 30](#)
- The Parental Bereavement Leave and Pay (Consequential Amendments to Subordinate Legislation) Regulations 2020 [SI 2020/354]: [Bulletin 30](#)
- Annual Update 2020 – The Automatic Enrolment (Earnings Trigger and Qualifying Earnings Band) Order 2020 [SI 2020/372]: [Bulletin 31](#)
- The Automatic Enrolment (Earnings Trigger and Qualifying Earnings Band) Order 2020 [SI 2020/372]: [Bulletin 32](#)
- “Related legislation” page, collating legislation relevant to FPS, added to FPS Regulations and Guidance website: [Bulletin 33](#)
- The Occupational and Personal Pension Schemes (Automatic Enrolment) (Amendment) Regulations 2020 [SI 2020/630]: [Bulletin 34](#)
- Consultation on various amendments to FPS and FCS legislation (Wales): [Bulletin 36](#)
- The Local Government Pension Scheme (Amendment) (No. 2) Regulations 2020 [SI 2020/893]: [Bulletin 36](#)
- The Restriction of Public Sector Exit Payments Regulations 2020 [SI 2020/1120]: [Bulletin 38](#)
- The Occupational Pensions (Revaluation) Order 2020 [SI 2020/1332]: [Bulletin 40](#)
- The State Pension Debits and Credits (Revaluation) (No.2) Order 2020 [SI 2020/1391]: [Bulletin 40](#)
- The State Pension Revaluation for Transitional Pensions (No.2) Order 2020 [SI 2020/1392]: [Bulletin 40](#)
- The Firefighters’ Pension Schemes and Compensation Scheme (Wales) (Amendment) Regulations 2020 [SI 2020/1511]: [Bulletin 40](#)
- Pension Schemes Act 2021 [2021 c.1]: [Bulletin 42](#)

## Legislation (continued)

- The Pension Schemes (Qualifying Recognised Overseas Pension Schemes) (Gibraltar) (Exclusion of Overseas Transfer Charge) Regulations 2021 [SI 2021/89] : [Bulletin 42](#)
- The Pension Protection Fund and Occupational Pension Schemes (Levy Ceiling) Order 2021 [SI 2021/93] : [Bulletin 42](#)
- The Social Security (Contributions) (Rates, Limits and Thresholds Amendments and National Insurance Funds Payments) Regulations 2021 [SI 2021/157] : [Bulletin 42](#)
- The Restriction of Public Sector Exit Payments (Revocation) Regulations 2021 [SI 2021/197] : [Bulletin 42](#)
- The Guaranteed Minimum Pensions Increase Order 2021 [SI 2021/163]: [Bulletin 43](#)
- The Occupational and Personal Pension Schemes (General Levy) (Amendment) Regulations 2021 [SI 2021/214]: [Bulletin 43](#)
- The Social Security Revaluation of Earnings Factors Order 2021 [SI 2021/267]: [Bulletin 43](#)
- The Pensions Increase (Review) Order 2021 [SI 2021/275]: [Bulletin 43](#)
- The Public Service Pensions Revaluation Order 2021 [SI 2021/276]: [Bulletin 43](#)
- The Automatic Enrolment (Earnings Trigger and Qualifying Earnings Band) Order 2021 [2021/314]: [Bulletin 43](#)
- Correction Slip 1 to the Restriction of Public Sector Exit Payments (Revocation) Regulations 2021 [SI 2021/197]: [Bulletin 44](#)
- The Pension (Non-Taxable Payments Following Death) (Real Time Information) Regulations 2021 [SI 2021/506]: [Bulletin 44](#)
- Finance Act 2021 [2021 c.26]: [Bulletin 46](#)
- The Pension Schemes Act 2021 (Commencement No. 1) Regulations 2021 [SI 2021/620]: [Bulletin 46](#)
- The Pension Schemes Act 2021 (Commencement No. 2) Regulations 2021 [SI 2021/752]: [Bulletin 46](#)
- The Pensions Regulator (Information Gathering Powers and Modification) Regulations 2021 [SI 2021/754]: [Bulletin 46](#)
- The Public Service Pensions & Judicial Offices Bill introduced 19 July 2021: [Bulletin 47](#)
- The Financial Guidance and Claims Act 2018 (Commencement No. 8) Regulations 2021 [SI 2021/764]: [Bulletin 47](#)
- The Pension Schemes Act 2021 (Commencement No. 3 and Transitional and Saving Provisions) Regulations 2021 [SI 2021/950]: [Bulletin 48](#)
- The Pensions Regulator (Employer Resources Test) Regulations 2021 [SI 2021/1047]: [Bulletin 49](#)
- Consultation (25 October 2021 to 20 December 2021) on proposed amendments to FPS Wales: [Bulletin 50](#)
- The Public Service Pensions (Valuation and Employer Cost Cap) (Amendment) Directions 2021 published on 7 October 2021; Schemes can now conclude 2016 valuations following HMT pause in cost cap element: [Bulletin 50](#)
- Finance (No.2) Bill 2021/22 introduced on 2 November 2021: [Bulletin 51](#)
- The Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021 [SI 2021/1237]: [Bulletin 51](#)
- The Occupational Pensions (Revaluation) Order 2021 [SI 2021/1308]: [Bulletin 52](#)

## Legislation (continued)

- The State Pension Debits and Credits (Revaluation) Order 2021 [SI 2021/1319] [Bulletin 52](#)
- The State Pension Revaluation for Transitional Pensions Order 2021 [SI 2021/1320] [Bulletin 52](#)
- The Pension Schemes Act 2021 (Commencement No. 5) Regulations 2021 [SI 2021/1394]: [Bulletin 52](#)
- The Occupational and Personal Pension Schemes (Disclosure of Information) (Requirements to Refer Members to Guidance etc.) (Amendment) Regulations 2022 [SI 2022/30]: [Bulletin 53](#)
- The Pension Protection Fund and Occupational Pension Schemes (Levy Ceiling) Order 2022 [SI 2022/88]: [Bulletin 54](#)
- The Occupational Pension Schemes (Schemes that were Contracted-out) (No. 2) (Amendment) Regulations 2022 [SI 2022/158]: [Bulletin 54](#)
- Public Service Pensions and Judicial Offices Act 2022: [Bulletin 55](#)
- The Firemen's Pension Scheme (Amendment) (Scotland) Order 2022 [SI 2022/79]: [Bulletin 55](#)
- The Firefighters' Pension Scheme (Scotland) Amendment Regulations 2022 [SI 2022/103]: [Bulletin 55](#)
- The Public Service Pensions Revaluation Order 2022 [SI 2022/215]: [Bulletin 55](#)
- The Social Security Revaluation of Earnings Factors Order 2022 [SI 2022/216]: [Bulletin 55](#)
- The Social Security (Contributions) (Rates, Limits and Thresholds Amendments and National Insurance Funds Payments) Regulations 2022 [SI 2022/232]: [Bulletin 55](#)
- The Occupational Pensions Schemes (Fund Compensation Levy) (Amendment) Regulations 2022 [SI 2022/259]: [Bulletin 55](#)
- The Guaranteed Minimum Pensions Increase Order 2022 [SI 2022/297]: [Bulletin 55](#)
- The Pensions Increase (Review) Order 2022 [SI 2022/333]: [Bulletin 55](#)
- The Police and Firefighters' Pension Schemes Amendment Regulations 2022 [SI 2022/336]: [Bulletin 55](#)
- The Firefighters' Pension Scheme (Wales) (Amendment) Regulations 2022 [SI 2022/343]: [Bulletin 55](#)
- The Registered Pensions Scheme (Miscellaneous Amendments) Regulations 2022 [SI 2022/392]: [Bulletin 55](#)
- The Financial Guidance and Claims Act 2018 (Commencement No.9) Regulations 2022 [SI 2022/509]: [Bulletin 57](#)
- The Public Service Pensions (Employer Cost Cap and Specified Restricted Scheme) Regulations 2022 [SI 2022/787]: [Bulletin 59](#)
- The Pension Schemes Act 2021 (Commencement No.7 and Transitory Provision) Regulations 2022 [SI 2022/1044]: [Bulletin 62](#)
- The Pensions Dashboards Regulations 2022 [SI 2022/1220] : [Bulletin 63](#)
- The Occupational Pensions (Revaluation) Order 2022 [SI 2022/1229: [Bulletin 63](#)
- The Police, Fire and Crime Commissioner for Cumbria (Fire and Rescue Authority) Order 2022 [SI 2022/1230] : [Bulletin 63](#)
- The Public Service Pensions (Exercise of Powers, Compensation and Information) Directions 2022: [Bulletin 64](#)

## Legislation (continued)

- The State Pension Debits and Credits (Revaluation) Order 2022 [SI 2022/1250]: [Bulletin 64](#)
- The State Pension Revaluation for Transitional Pensions Order 2022 [SI 2022/1251]: [Bulletin 64](#)
- The Pensions Act 2004 (Disclosure of Restricted Information by the Pensions Regulator) (Amendment of Specified Persons) Order 2022 [SI 2022/1285]: [Bulletin 64](#)
- The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2023 [SI 2023/113]: [Bulletin 66](#)
- The Bereavement Benefits (Remedial) Order 2023 [SI 2023/143]: [Bulletin 66](#)
- The Pensions Increase (Review) Order 2023 [SI 2023/338]: [Bulletin 67](#)
- The Local Government Pension Scheme (Amendment) Regulations 2023 [SI 2023/279]: [Bulletin 67](#)
- The Guaranteed Minimum Pensions Increase Order 2023 [SI 2023/270]: [Bulletin 67](#)
- The Public Service Pensions Revaluation Order 2023 [SI 2023/252]: [Bulletin 67](#)
- Pensions Dashboards (Prohibition of Indemnification) Act 2023: [Bulletin 69](#)
- The Firefighters' Pensions (Remediable Service) Regulations 2023 [SI 2023/843]: [Bulletin 71](#)
- The Police Pensions (Remediable Service) Regulations 2023 [SI 2023/831]: [Bulletin 71](#)
- The Teachers' Pension Scheme (Remediable Service) Regulations 2023 [SI 2023/871]: [Bulletin 71](#)
- Finance (No.2) Act 2023: [Bulletin 71](#)
- The Pensions Dashboards (Amendment) Regulations 2023 [SI 2023/858]: [Bulletin 71](#)
- The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023 [SI 912/2023]: [Bulletin 72](#)
- The Firefighters' Pension Schemes (England) (Amendment) Order 2023 [SI 2023/986]: [Bulletin 73](#)
- The Firefighters' Pensions (Remediable Service) (Wales) Regulations 2023 [SI 2023/961]: [Bulletin 73](#)
- The Firefighters' Pensions (Remediable Service) (Scotland) Regulations 2023 [SI 2023/242]: [Bulletin 73](#)
- The Local Government Pension Scheme (Amendment) (No.3) Regulations 2023 [SI 2023/972]: [Bulletin 73](#)
- The Public Service Pensions (Valuations and Employer Cost Cap) Directions 2023: [Bulletin 73](#)
- The Firefighters' Pension Schemes (Amendment) Regulations (Northern Ireland) 2023 [SR 2023/178]: [Bulletin 74](#)
- The Firefighters' Pensions (Remediable Service) (Northern Ireland) Regulations 2023 [SR 2023/133]: [Bulletin 74](#)
- The Firefighters' Pension Scheme (Scotland) Amendment Regulations 2023 [SSI 369/2023]: [Bulletin 76](#)
- The Police and Firefighters' Pensions (Remediable Service) (Amendment) Regulations 2024 [SI 2024/59]: [Bulletin 77](#)
- The Firefighters' Pension Schemes and Compensation Scheme (Amendment) (Wales) Order 2024 [SI 2024/13 (W.5)]: [Bulletin 77](#)

## Legislation (continued)

- The Firefighters' Pension Schemes (Scotland) Amendment Order 2024 [SSI 2024/26]: [Bulletin 77](#)
- The Pensions Dashboards (Prohibition of Indemnification) Act 2023 (Commencement) Regulations 2023 [SI 2023/1414]: [Bulletin 77](#)
- The Firefighters' Pension Scheme (England) (Amendment) Regulations 2024 [SI 2024/170]: [Bulletin 78](#)
- The Finance Act 2024: [Bulletin 78](#)
- The Carer's Leave Regulations 2024 [SI 2024/251]: [Bulletin 79](#)
- The Pensions Act 2004 (Codes of Practice) (Revocation) Order 2024 [SI 2024/273]: [Bulletin 79](#)
- The Pensions Increase (Review) (No.2) Order 2024 [SI 2024/372]: [Bulletin 79](#)
- The Social Security (Contributions) (Rates, Limits and Thresholds Amendments and National Insurance Fund Payments) Regulations 2024 [SI 2024/236]: [Bulletin 79](#)
- The Public Service Pensions Revaluation Order 2024 [SI 2024/290]: [Bulletin 79](#)
- The Social Security Revaluation of Earnings Factors Order 2024 [SI 2024/284]: [Bulletin 79](#)
- The Guaranteed Minimum Pensions Increase Order 2024 [SI 2024/243]: [Bulletin 79](#)
- The Pension Schemes Act 2021 (Commencement No.8 and Transitional Provisions) Regulations 2024 [SI 2024/451]: [Bulletin 80](#)
- The Firefighters' Pension Schemes and Compensation Scheme (Amendment) Regulations (Northern Ireland) 2024 [SR 2024/130]: [Bulletin 82](#)
- (Draft) The Pensions (Abolition of LTA Charge etc.) (No.2) Regulations 2024 and (Draft) The Pensions (Abolition of LTA Charge etc.) (No.3) Regulations 2024: [Bulletin 86](#), due to come into force on 18 November 2025: [Bulletin 86](#)
- The Pensions (Abolition of Lifetime Allowance Charge etc.) (No.2) Regulations 2024 [SI 2024/1012]: [Bulletin 86](#)
- The Neonatal Care Leave and Pay (Consequential Amendments to Subordinate Legislation) Regulations 2025 [SI 2025/201]: [Bulletin 90](#)
- The Finance Act 2025 [2025 c.8]: [Bulletin 91](#)
- The Finance Act 2004 (Registered Pensions Schemes and Annual Allowance Charge) Order 2004 [SI 2024/357]: [Bulletin 91](#)
- The Public Service Pensions (Exercise of Powers, Compensation and Information) (Amendment) Directions 2025 [HMT Directions] [Bulletin 92](#)
- The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2025 [SI 2025/419]: [Bulletin 92](#)
- The Firefighters' Pension Scheme (Amendment) (Scotland) Regulations 2025 [SSI 2025/149]: [Bulletin 93](#)
- Pension Schemes Bill 2024/2025 – proposes new laws impacting pensions: [Bulletin 94](#), and [Bulletin 95](#)
- The Firefighters' Pensions (Remediable Service) (Scotland) Amendment Regulations 2025 [SSI 2025/113]: [Bulletin 94](#)
- The Firefighters' Pension Scheme (Wales) (Amendment) Regulations 2025 [SI 2025/930 (W.159)]: [Bulletin 95](#)
- New amendments have been made to the Pensions Schemes Bill – currently in the House of Commons – which aim to fix problems highlighted by Virgin Media v NTL Pension Trustees which questions the validity of some past changes to workplace pensions; new clauses would allow for retrospective actuarial valuation where certain conditions are met: [Bulletin 97](#)

## Legislation (continued)

- The Firefighters' Pension Scheme (England) (Amendment) Order 2026 [SI 2026/281]: [Bulletin 103](#)
- The Firefighters' Pension Scheme (England) (Amendment) Regulations [SI 2026/277]: [Bulletin 103](#)
- The Finance Act 2026 [2026 c.11]: [Bulletin 103](#)

## Local Pension Boards

- Local Pension Board training: [Bulletin 1](#) and [Bulletin 1 Appendix 9](#)
- Local Pension Board training: [Bulletin 2](#)
- Survey launched 28 November 2017 to test effectiveness and operational efficiency: [Bulletin 3](#)
- List of resources for LPBs published on Fire website: [Bulletin 3](#)
- Contracting-out reconciliation – Local Pension Board Chairs should ensure exercise is underway: [Bulletin 4](#)
- Local Pension Board survey research report: [Bulletin 6](#), and [Bulletin 6 Appendix 3](#)
- TPR Governance and Administration 2017 survey results: [Bulletin 8](#)
- Training options: [Bulletin 8](#)
- Fire and Police Local Pension Board Governance – link to slides: [Bulletin 8](#)
- CIPFA Police and Fire Network – Police and Fire Horizon Scanning Briefing: [Bulletin 8 Appendix 2](#)
- Contracting-out reconciliation update – reminder to Local Pension Boards to submit status information, as requested by HM Treasury, to Bluelight Team: [Bulletin 9](#)
- HMRC request regarding tax relief for special members of FPS 2006 – Local Pension Boards should note and seek confirmation that information has been supplied: [Bulletin 11](#)
- Template agenda and template annual report: [Bulletin 11](#)
- Local Pension Boards should ensure that scheme managers have appropriate process in place to consider IQMP reports: [Bulletin 13](#)
- Local Pension Boards should ensure correct action is taken in respect of underpayments and overpayments identified in the contracting-out reconciliation process: [Bulletin 13](#)
- Local Pension Boards should ensure revised GAD factors are applied with immediate effect: [Bulletin 15](#), [Bulletin 15 Appendix 2](#), and [Bulletin 15 Appendix 3](#)
- Local Pension Boards should ensure revised GAD factors are applied with immediate effect: [Bulletin 16](#), and [Bulletin 16 Appendix 1](#), [Bulletin 16 Appendix 2](#), and [Bulletin 16 Appendix 3](#)
- Training for Local Pension Boards and Scheme Managers: [Bulletin 16](#)
- Local Pension Boards should ensure revised GAD factors are applied with immediate effect: [Bulletin 17](#) and [Bulletin 17 Appendix 1](#)
- Local Pension Boards should ensure revised GAD factors are applied with immediate effect: [Bulletin 18](#), and [Bulletin 18 Appendix 1](#)
- Vacancy for FRA Local Pension Board representative on LPB Effectiveness Committee of SAB: [Bulletin 20](#)
- Firefighters and Police Local Pension Boards governance conference 15 May 2019 – event summary and slide decks: [Bulletin 20](#)
- Local Pension Boards should ensure revised GAD factors are applied with immediate effect: [Bulletin 21](#), and [Bulletin 21 Appendix 3](#)
- Guidance – Scheme Managers' application to Secretary of State to establish Joint Local Pension Board: [Bulletin 21](#), and [Bulletin 21 Appendix 5](#)
- Local Pension Boards draft terms of reference updated: [Bulletin 21](#), and [Bulletin 21 Appendix 6](#), and [Bulletin 21 Appendix 7](#)
- Local Pension Boards annual wrap-up training, 18 June 2019 – event summary: [Bulletin 21](#)

## Local Pension Boards (continued)

- TPR Governance and Administration survey 2018 – a view from the Regulator regarding Fire Schemes: [Bulletin 22](#), and [Bulletin 22 Appendix 4](#)
- FPS benchmarking – final report 30 August 2019: [Bulletin 23](#), and [Bulletin 23 Appendix 1](#)
- Vacancy for FRA Local Pension Board representative on Administration and Benchmarking Committee of SAB: [Bulletin 23](#)
- Local Pension Boards should liaise with pension manager to ensure revised GAD factors for Non-Club Transfer-In cases (FPS 2006 Special Members) are acted upon with immediate effect: [Bulletin 25](#)
- Local Pension Boards should liaise with pension manager to ensure completion of TPR Governance and Administration survey 2019 by deadline date: [Bulletin 26](#)
- Local Pension Board Knowledge Hub forum closed, and resources moved either to SAB website or to FPS Regulations and Guidance website: [Bulletin 33](#)
- Annual Local Pension Board wrap-up training 2020: [Bulletin 33](#), [Bulletin 34](#), and [Bulletin 35](#)
- Local Pension Boards virtual training – update on current issues and how to use the six key areas of governance to support the scheme manager: [Bulletin 38](#)
- TPR six key processes factsheet 2021: [Bulletin 41](#)
- SAB LPB Effectiveness Committee vacancy: [Bulletin 41](#), and [Bulletin 42](#)
- SAB LPB Effectiveness Committee considering TPR Governance and Administration Survey 2020-21 in order to make recommendations to SAB on any actions needed: [Bulletin 47](#)
- Template FPS Administration Strategy published: [Bulletin 47](#)
- SAB LPB Effectiveness Committee vacancy: [Bulletin 49](#), and [Bulletin 50](#)
- SAB Scheme Management and Administration (SMA) Committee vacancy for FRA LPB representative: [Bulletin 51](#), [Bulletin 52](#), [Bulletin 53](#), and [Bulletin 54](#)
- CIPFA annual conference for Pension Board members, 18 May 2022: [Bulletin 56](#)
- The Pensions Regulator – six key processes factsheet updated to reflect results of 2020-21 Governance and Administration Survey: [Bulletin 57](#)
- SAB letter to scheme managers and Local Pension Boards regarding duties in respect of Pensions Dashboards: [Bulletin 62](#)
- “Implementing the McCloud Remedy: Local Pension Boards”, Isio presentation slides, FPS AGM 2022 Day One: [Bulletin 62](#)
- SAB LPB Effectiveness Committee vacancy for a practitioner representative: [Bulletin 74](#), and [Bulletin 75](#)
- SAB LPB Effectiveness Committee recommends that LPBs use the results of TPR’s 2022/23 Governance and Administration Survey to carry out an annual evaluation: [Bulletin 75](#)
- The Pensions Regulator – six key processes factsheet updated to reflect results of 2022/23 Governance and Administration Survey: [Bulletin 77](#)
- SAB LPB Effectiveness Committee meeting, 23 January 2024 – LPB agenda review, LPB LGA training proposal: [Bulletin 77](#)
- Local Pension Board Training Sessions – details of dates and proposed speakers: [Bulletin 77](#), and [Bulletin 78](#)
- Details of Local Pension Board (LPB) training session held on 26 March 2024. Dates of further training sessions and method of booking: [Bulletin 79](#)

## Local Pension Boards (continued)

- Dates of further Local Pensions Board (LPB) training sessions and method of booking: [Bulletin 80](#), and [Bulletin 81](#)
- Local Pension Boards should familiarise themselves with the Age Discrimination Remedy statutory deadlines. They should obtain assurance that the deadlines are adhered to and, if a breach occurs, that this is reported to the Board: [Bulletin 81](#)
- Age Discrimination Remedy – Contingent Decision Guidance for Scheme Managers has been updated (for correction). Local Pension Boards should familiarise themselves with the updated guidance and are encouraged to request reporting of any contingent decision claims: [Bulletin 81](#)
- Local Pension Boards should familiarise themselves with the Age Discrimination Compensation Scheme Manager guidance and the Home Office compensation funding guidance. The Boards are encouraged to request reporting on decisions and payments made: [Bulletin 81](#)
- Local Pension Board members are encouraged to book onto the Local Pension Board training sessions if they have not already done so: [Bulletin 81](#)
- Details of Local Pension Board (LPB) training session held on 17 June 2024. Dates of further training sessions and method of booking: [Bulletin 82](#)
- Firefighters' Pensions AGM 2024: Local Pension Board members are encouraged to book onto day one (Governance) of the AGM: [Bulletin 82](#)
- Local Pension Boards should consider asking for information regarding production of Annual Benefit Statements and the reporting – to the Pensions Regulator – of any breaches should they occur: [Bulletin 83](#)
- Matthews Statutory Deadlines – new factsheet in “Second Options Exercise” section on FPS Regulations and Guidance website. Failure to adhere to a deadline would constitute a breach of law and must be reported to Local Pension Board and, if of material significance, to the Pensions Regulator: [Bulletin 83](#)
- Local Pension Board Training Sessions 2024/2025 content and method of booking: [Bulletin 83](#), [Bulletin 84](#), [Bulletin 85](#), and [Bulletin 86](#)
- Age Discrimination Remedy – ABS-RSS statutory deadlines: failure to comply with providing a rolled back ABS by 31 August 2024. Local Pension Boards are encouraged to gain assurance that statutory deadlines are adhered to and any breaches recorded and reported to the Pensions Regulator: [Bulletin 84](#)
- The Pensions Regulator General Code – Local Pension Boards are recommended to include Code compliance as an agenda item at their meetings: [Bulletin 84](#)
- Additional guidance, based on the TPR general code, added to the training section of the FPS Board website, plus a tab which brings all training resources together and a tab for training session information: [Bulletin 85](#)
- TPR have started their Pensions Dashboards Nudge Campaign – email sent to scheme managers in July 2024 giving connection date, plus a link for two additional contacts to receive information from TPR. Scheme managers and Local Pension Boards should familiarise themselves with the TPR guidance and their duties: [Bulletin 85](#)
- Summary of Local Pension Board Training session held on 18 September 2024: [Bulletin 85](#)
- Age Discrimination Remedy – Immediate Choice Protected members – reminder of legal requirement for sending Remediable Service Statement. Local Pension Boards are encouraged to monitor production of these statements as part of their regular updates: [Bulletin 86](#), and [Bulletin 87](#)

## Local Pension Boards (continued)

- Local Pension Board Chair's forum – first session 22 November 2024: [Bulletin 86](#), and [Bulletin 87](#)
- Local Pension Board Template Agenda agreed by LPB Effectiveness Committee and published on resources section of FPS Board website. LPB Chairs are encouraged to use this to structure their meetings: [Bulletin 86](#)
- Refresher training session, 11 February 2025, for LPB members who have already received the full Local Pension Board training but who require a refresher in their knowledge and an update on hot topics: [Bulletin 86](#)
- Proposal for in person Local Pension Board training session – FRAs invited to contact Bluelight Pensions Team if they have suitable training space: [Bulletin 86](#)
- Local Pension Board Training Sessions 2025/2026 content and method of booking: [Bulletin 86](#)
- Home Office consultation, published 20 November 2024, on proposed amendments to the Firefighters' Pension Scheme (England) Regulations 2014 – updates to Member Contribution Structure. Home Office hosting two drop-in sessions. Consultation ends 29 January 2025. Local Pension Boards may wish to provide a response: [Bulletin 87](#)
- Local Pension Board Chair's forum 22 November 2024 – feedback that was a useful session. Next session to be held on 6 February 2025. Local Pension Board Chairs are encouraged to attend: [Bulletin 87](#)
- Local Pension Board Training Sessions 2025 dates – content and method of booking: [Bulletin 87](#)
- Request for FRA or local authority to offer a training space as a location to carry out another in-person Local Pension Board training session: [Bulletin 87](#)
- Home Office published, 23 December 2024, a consultation on policy changes for the Matthews second options exercise – deadline for responses 17 February 2025. Scheme managers, administrators and Local Pension Boards are encouraged to review consultation and draft a response accordingly : [Bulletin 88](#)
- Local Pension Board (LPB) Training Sessions 2025 (Full and Refresher). Dates, Speakers, Topics, Booking: [Bulletin 88](#)
- Age Discrimination Remedy – Remediable Service Statements Data request. Scheme Advisory Board would like to receive completed RSS Spreadsheet by 9<sup>th</sup> of every month (see also [Bulletin 86](#)). Scheme Managers should liaise with administrators to obtain RSS data and Local Pension Boards may wish to consider monitoring this as part of their meetings: [Bulletin 89](#)
- Dates available to book for Local Pension Board Training Sessions in 2025 and 2026 – see Training and Development section of FPS Board website: [Bulletin 89](#), [Bulletin 90](#), [Bulletin 91](#), and [Bulletin 92](#)
- Details of Local Pension Board Training sessions, dates and how to book are included on the “Training and Development” section of the FPS Board website: [Bulletin 92](#), [Bulletin 93](#), [Bulletin 94](#), [Bulletin 95](#), and [Bulletin 96](#)
- Firefighters' Pensions Conference (AGM). Programme details. Bookings now open on LGA Events page. Local Pension Board members are encouraged to attend: [Bulletin 95](#)
- SAB LPB Effectiveness Committee meeting on 12 August 2025 reviewed LPB training sessions, LPB Chairs forum, Resources: [Bulletin 96](#)
- Reminder to Local Pension Boards that “Resources” section on SAB website includes “Guidance on the creation and operation of Local Pension Boards in England”: [Bulletin 96](#)

## Local Pension Boards (continued)

- New dedicated SAB inbox created to improve communications between SAB and Local Pension Boards: [Bulletin 97](#)
- Following feedback from 2025 Local Pensions Boards training sessions, the full training will be split into two sessions. Session one: Governance and an overview of the Firefighters' Pension Scheme history. Session two: Hot topics, i.e. Matthews, Sargeant and Pensions Dashboards: [Bulletin 99](#)
- The Local Pension Board Effectiveness Committee met on 4 March 2026. Reviewed Terms of Reference and "Operation of Local Pension Board guidance". Approved documents available in "Resources" section of the Scheme Advisory Board website: [Bulletin 103](#)

## Medical appeals

- LGA quick guide to ill-health and injury benefits: [Bulletin 4](#), and [Bulletin 4 Appendix 1](#)
- IQMP Guidance – 4 October 2012: [Bulletin 4](#), and [Bulletin 4 Appendix 2](#)
- FPSC 9/2010 – Appeals to Board of Medical Referees – Processing of medical appeals: [Bulletin 4](#), and [Bulletin 4 Appendix 3](#)
- Board of Medical Referees: appointment of new contractor, Duradiamond Healthcare Ltd: [Bulletin 24](#)
- Updated forms for medical appeal process: [Bulletin 29](#)
- Suspension of medical appeal boards due to COVID-19: [Bulletin 30](#)
- Update from Duradiamond – medical appeal board hearings have recommenced in slightly amended format: [Bulletin 36](#)
- Further update from Duradiamond – regional venues being reviewed monthly and possibility of remote hearings being explored: [Bulletin 39](#)
- Home Office extends contract with Duradiamond from 1 October 2022 for a further 12 months: [Bulletin 59](#)
- Contact details for queries regarding Fire Medical Appeals Board: [Bulletin 59](#)
- New address for Health Partners (Board of Medical Referees): [Bulletin 64](#)
- On 18 September 2023, the Home Office announced that the Medical Appeals Board contract had been retained by Duradiamond, trading as Health Partners, for an initial period of 3 years: [Bulletin 73](#)
- Minor amendments have been made to medical appeal forms – updated versions in “Ill-health and Injury” section of member area of FPS Regulations and Guidance website: [Bulletin 103](#)

## Membership

- Backdated elections to FPS 2006 (Special Members): [Bulletin 3](#)
- Settlement Lump Sum (Special Members): [Bulletin 8](#)
- FPS 2006 (Special Members) workshop – link to slides: [Bulletin 8](#)
- SAB request for information from FRAs regarding number of members opting out of FPS, leaving or declining promotion due to tax or affordability of membership: [Bulletin 15](#), and [Bulletin 15 Appendix 4](#)
- SAB request for information from FRAs regarding number of members opting out of FPS, leaving, or declining promotion due to tax or affordability of membership: [Bulletin 16](#), and [Bulletin 16 Appendix 5](#)
- Factsheet “Eligibility to join FPS” (FPS England amended, and new FPS Wales version): [Bulletin 25](#)
- New “Election to join” form for those wishing to opt in to FPS: [Bulletin 29](#)
- Fire and rescue workforce and pensions statistics for period April 2019 to March 2020: [Bulletin 38](#)
- Home Office consultation, 31 March 2023 to 9 June 2023, on proposed changes to Firefighters’ Pension Scheme (England) 2006 to provide further remedy access to the modified section of FPS 2006: [Bulletin 68](#)
- Eligibility of firefighter apprentices to join FPS – because contracts and roles are determined locally, it is the responsibility of the FRA to determine whether a role meets the definition of “firefighter” as contained in pension regulations: [Bulletin 75](#)
- FRAs asked to provide opt-out data to Bluelight Team by 21 February 2024 using Opt-Out Data spreadsheet: [Bulletin 77](#)
- Contingent decisions – opted out service reinstatement pause. Home Office conducting review of legislation to determine what groups of members can reinstate opted out service to FPS 1992: [Bulletin 92](#)
- Launch of new, redesigned, FPS member website. Details and poster to help FRAs promote the launch: [Bulletin 101](#)
- New national opt-out form. Ensures members who decide to opt out are fully informed about valuable benefits they would be giving up. Also, spreadsheet for FRAs to complete on receipt of form in order that SAB and MHCLG can monitor opt-outs. Form and spreadsheet published on “Guides and sample documents” section of FPS Regulations and Guidance website: [Bulletin 101](#), and [Bulletin 102](#)
- New national opt-out form (see Bulletin 101) – section to be completed by FRA was initially omitted but has now been added. Updated version of form in “Guides and sample documents” section of FPS Regulations and Guidance website: [Bulletin 102](#)

## Pay

- TPO determination (PO-155584) on pensionable pay for a retained firefighter with various allowances – Scheme Advisory Board working with legal advisers to provide guidance on case: [Bulletin 6](#)
- Continual Professional Development (CPD) payment – pensionable status: [Bulletin 9](#)
- TPO determination on pensionable pay (PO-14863). SAB to progress guidance based on case law and scheme rules. Link to presentation at AGM: [Bulletin 13](#)
- Summary of items of pay considered in TPO determination PO-14863: [Bulletin 14](#)
- APBs for temporary promotion: [Bulletin 17](#)
- Factsheet giving guidance on elements of pay considered in Booth v Mid and West Wales: [Bulletin 20](#), and [Bulletin 20 Appendix 1](#)
- Pensionable pay workshop, 18 July 2019 – event summary: [Bulletin 22](#)
- Pensionable pay page added to member-restricted area of [www.fpsregs.org](http://www.fpsregs.org): [Bulletin 28](#)
- Effect of The Parental Bereavement Leave and Pay (Consequential Amendments to Subordinate Legislation) Regulations 2020: [Bulletin 30](#)
- Factsheet “Pensionable Pay Resources”: [Bulletin 34](#)
- Two pension award case study: [Bulletin 49](#)
- Electric vehicles – salary sacrifice: [Bulletin 60](#)
- “Case Law Update”, Weightman’s presentation slides, FPS AGM 2022, Day Two: [Bulletin 62](#)
- SAB Guidance Note on pensionable pay remedies: [Bulletin 69](#)
- Firefighter Pay Scales from 1962 available on FPS Regulations and Guidance webpage (member restricted area): [Bulletin 70](#)
- Matthews corrective action – actual pay, reference pay, pay assumption: [Bulletin 74](#)
- Spreadsheet setting out retained firefighter pay rates 1977 to 2023 published on “Firefighter Pay Scales” section of FPS Regulations and Guidance website: [Bulletin 75](#)
- Suggestion made for facilitating a payroll working group for those involved in administration of FPS pensions – views invited: [Bulletin 75](#)
- The Firefighters’ Pension Scheme (England) (Amendment) Regulations 2024 [SI 2024/170] make provisions for unpaid carer’s leave: [Bulletin 78](#), and [Bulletin 79](#)
- The Neonatal Care Leave and Pay (Consequential Amendments to Subordinate Legislation) Regulations 2025 [SI 2025/201] come into force on 6 April 2025. Members on paid neonatal care leave are treated as receiving assumed pensionable pay; those on unpaid neonatal leave can choose to buy back their unpaid contributions: [Bulletin 90](#)
- Injury pensions – clarification of pay which should be used in calculation of injury gratuities and injury pensions: [Bulletin 95](#)

## Pensions Administration Standards Association

- Contracting-out reconciliation – Pensions Administration Standards Association (PASA) has produced a GMP trustee checklist, steps to be taken after reconciliation has taken place: [Bulletin 5](#), and [Bulletin 5 Appendix 5](#)
- PASA Guidance – GMP Stalemate cases: [Bulletin 13](#), and [Bulletin 13 Appendix 2](#)
- Pension Administration Standards Association (PASA) data guidance: [Bulletin 18](#)
- GMP Equalisation Data Guidance on the Pensions Administration Standards Association (PASA) website: [Bulletin 35](#)
- Pensions Administration Standards Association (PASA) issues GMP equalisation guidance on tax issues: [Bulletin 42](#)
- Pensions Administration Standards Association (PASA) guidance on preparation for Pensions Dashboards: [Bulletin 43](#)
- Pensions Administration Standards Association (PASA) fraud guidance on vetting new employees: [Bulletin 56](#)
- Pensions Administration Standards Association (PASA) Cybercrime and Fraud Working Group publishes cybercrime protection checklist for pension administrators: [Bulletin 57](#)
- Pensions Administration Standards Association (PASA) published Dashboard Accuracy Data Guidance on 4 July 2022: [Bulletin 59](#)
- Pensions Administration Standards Association (PASA) updates the guidance on dashboards data matching conventions which it issued in December 2021: [Bulletin 60](#)
- Pensions Administration Standards Association (PASA) publishes “Dashboards – Pensions Values Guidance”: [Bulletin 60](#)
- Pensions Administration Standards Association (PASA) publishes Pensions Dashboards “Good Practice” guidance: Updated factsheet – “Added Pension Contributions FPS 2015”: [Bulletin 70](#)
- Pensions Administration Standards Association (PASA) publishes, on 14 August 2023, new data guidance on defined benefit accuracy: [Bulletin 72](#), and [Bulletin 73](#)
- Pensions Administration Standards Association (PASA) have updated their Dashboards Data Accuracy Guidance to help schemes with their data preparation duties: [Bulletin 73](#)
- Pensions Administration Standards Association (PASA) has published “Pensions Dashboard Connection Ready Guidance” and a “Call to Action”: [Bulletin 76](#)
- Pensions Administration Standards Association (PASA) Dashboards Working Group has issued an update for Spring 2024, outlining planned new guidance and content: [Bulletin 81](#)
- Pensions Administration Standards Association (PASA) publishing new guidance on data scoring and holding a launch webinar on 2 December 2024: [Bulletin 87](#)
- Pensions Administration Standards Association (PASA) have published guidance on data presence and accuracy: [Bulletin 82](#)
- Pensions Administration Standards Association (PASA) recently published its updated Data Matching Convention guidance which provides practical support for schemes on how to match data accurately and consistently: [Bulletin 95](#)
- On 4 August 2025, the Pensions Administration Standards Association (PASA) released new guidance “Securing Tomorrow” to help trustees and pension providers strengthen their data protection and governance: [Bulletin 96](#)

## Pensions Administration Standards Association (continued)

- The Pensions Administration Standards Association (PASA) has released a new Pensions Dashboards toolkit to help schemes prepare for connection and compliance. (Full guidance can be found on PASA website): [Bulletin 97](#)
- On 28 October 2025, the Pensions Administration Standards Association (PASA) published new guidance on the use of AI in pensions administration in order to provide practical support for schemes to understand the opportunities and risks: [Bulletin 98](#)
- PASA webinar, 5 November 2025, covering PASA accreditation: [Bulletin 98](#)
- Following publication of the Pension Regulator’s revised data quality guidance, PASA has published new data quality guidance and a data improvement plan template: [Bulletin 99](#)
- On 23 November 2025, PASA released the first part of a new three-part guidance series – “Delivering Effective Digital Transformation”: [Bulletin 99](#)
- PASA published, 20 January 2026, Part Two of its guidance on digital transformation: [Bulletin 101](#)
- In February 2026, PASA hosted a webinar on data-matching guidance for pensions dashboards and published a summary of questions and answers: [Bulletin 103](#)

## Pensions Dashboards

- Pensions Dashboard: [Bulletin 2](#)
- Pensions Dashboard Project – newsletter on developments: [Bulletin 2](#), and [Bulletin 2 Appendix 4](#)
- Pensions Dashboard development day – slides outlining DWP’s policy objectives and Minister’s speech: [Bulletin 4](#), and [Bulletin 4 Appendix 8](#)
- Budget 2018 – Government to provide extra funding. DWP to consult on project later in year: [Bulletin 13](#)
- Government consultation 3.12.2018: [Bulletin 15](#)
- SAB response to Government consultation: [Bulletin 16](#)
- Pension Schemes Bill reinstated following general election; creates legislative framework for introduction of Pensions Dashboards: [Bulletin 27](#)
- Industry Delivery Group blog about progress of pensions dashboards working groups: [Bulletin 29](#)
- Pensions Dashboards Programme (PDP) – first six-monthly progress update report April 2020 plus working papers setting out data scope and data definitions: [Bulletin 32](#)
- Pensions Dashboards update: [Bulletin 34](#)
- Pensions Dashboards Programme (PDP) – publication, on 28 October 2020, of second progress update report: [Bulletin 38](#)
- Pensions Dashboards Programme (PDP) – key data standards published: [Bulletin 40](#)
- Pensions Dashboards Programme (PDP) – blog on progress in 2020 and milestones for 2021: [Bulletin 41](#)
- Pension Schemes Act 2021 – creates legislative framework for Pensions Dashboards: [Bulletin 42](#)
- Pensions Administration Standards Association (PASA) guidance on preparation for Pensions Dashboards: [Bulletin 43](#)
- Pensions Dashboards Programme (PDP) – call for input on staging dates, i.e. proposed order and timings of connection to dashboard (ends 9 July 2021): [Bulletin 45](#) and [Bulletin 46](#)
- SAB response to PDP call for input on staging dates: [Bulletin 47](#)
- Pensions Dashboards Programme (PDP) publishes summary of key themes drawn from response to call for input on staging dates: [Bulletin 50](#)
- Pensions Dashboards Programme (PDP) November 2021 Newsletter: [Bulletin 51](#)
- Pensions Dashboards Programme (PDP) December 2021 Newsletter: [Bulletin 52](#)
- DWP consultation on draft Pensions Dashboards Regulations, 31 January 2022 to 13 March 2022: [Bulletin 53](#), and [Bulletin 54](#)
- Pensions Dashboards Programme (PDP) publishes a summary of main findings from Ipsos Mori report: [Bulletin 53](#)
- Coffee morning presentations – Pension Dashboards – an overview (The Pensions Regulator), and Pension Dashboards (Featuring Heywood Pension Technologies): [Bulletin 54](#)
- SAB and LGA responses submitted 11 March 2022 to the DWP consultation on draft Pensions Dashboards Regulations 2022: [Bulletin 55](#)
- Pensions Dashboards Programme (PDP) video – progress update report April 2022: [Bulletin 56](#)

## Pensions Dashboards (continued)

- DWP launches further consultation on Pensions Dashboards, 28 June 2022 to 19 July 2022. (See Bulletins 53, 54 and 55 for previous consultation.): [Bulletin 58](#), and [Bulletin 62](#)
- The Pensions Regulator launches “Deadline” campaign for Pensions Dashboards, and has published “Pensions Dashboards: Initial guidance”. Webinar and Q&As on 28 July 2022: [Bulletin 58](#)
- The Pensions Administration Standards Association published Dashboard Accuracy Data Guidance on 4 July 2022: [Bulletin 59](#)
- DWP responded to consultation on draft Pensions Dashboard regulations (31 January 2022 to 13 March 2022 – see [Bulletin 54](#)) on 14 July 2022 and published a summary of key policies which reflect response to consultation (LGA’s request for extension to deadline has been accepted): [Bulletin 59](#)
- LGA responded to further DWP consultation on Dashboards (28 June 2022 to 19 July 2022 – see Bulletin 58) on 28 June 2022: [Bulletin 59](#)
- The Pensions Dashboards Programme has launched a consultation (19 July 2022 to 30 August 2022) on Dashboard standards and guidance, and a call for input on design standards: [Bulletin 59](#)
- Webinar for potential dashboard providers: [Bulletin 59](#)
- Pensions Dashboards Programme (PDP) series of webinars in July 2022 for those responding to their consultation on dashboard standards (19 July 2022 to 30 August 2022): [Bulletin 60](#)
- Pensions Dashboards Programme (PDP) presentation, 24 August 2022, to assist response to their consultation on dashboard standards (19 July 2022 to 30 August 2022): [Bulletin 60](#)
- LGA draft response to the Pensions Dashboards Programme (PDP) consultation (19 July 2022 to 30 August 2022): [Bulletin 60](#)
- The Pensions Administration Standards Association (PASA) has updated its guidance on dashboards data matching conventions (issued December 2021): [Bulletin 60](#)
- The Pensions Administration Standards Association (PASA) has published “Dashboards – Pensions Values Guidance”: [Bulletin 60](#)
- LGA response (31 August 2022) to the Pensions Dashboards Programme consultation (19 July 2022 to 30 August 2022): [Bulletin 61](#)
- SAB letter to scheme managers and Local Pension Boards regarding duties in respect of Pensions Dashboards: [Bulletin 62](#)
- DWP response (17 October 2022) to further consultation on Dashboards – 28 June to 19 July 2022 (see [Bulletin 58](#)): [Bulletin 62](#)
- DWP published, on 17 October 2022, draft guidance on applying to defer the staging deadline; to be finalised when dashboard regulations come into force: [Bulletin 62](#)
- Pension Dashboards Programme published its sixth progress update report on 26 October 2022 and hosted webinar on 3 November 2022: [Bulletin 62](#)
- Pensions Dashboards Programme published two videos on 13 October 2022 – “Get your data ready for pensions dashboards” and “An introduction to find and view data”: [Bulletin 62](#)
- Pensions Dashboards Programme publishes results of research, carried out by Ipsos, on people’s value attached to pension dashboards and likelihood of using them: [Bulletin 62](#)

## Pensions Dashboards (continued)

- Pensions Dashboards Programme published, on 17 October 2022, an update on connecting early participants to the dashboard ecosystem: [Bulletin 62](#)
- “Pensions Dashboards Programme update”, Programme Director’s presentation slides, FPS AGM 2022, Day Two: [Bulletin 62](#)
- “Preparing for pensions dashboards”, TPR Policy Lead’s presentation slides, FPS AGM 2022, Day Two: [Bulletin 62](#)
- Pensions Dashboards Programme published, on 16 November 2022, its revised standards for connection to the dashboards ecosystem: [Bulletin 63](#)
- PDP Webinars on 5, 7 and 8 December 2022 – link to PDP Events and Meetings webpage: [Bulletin 63](#)
- The Pensions Dashboards Programme has published its “Approach to governance of standards”: [Bulletin 64](#)
- Financial Conduct Authority consultation (1 December 2022 to 16 February 2023) on the regulatory framework for dashboard operators: [Bulletin 64](#)
- FRAS should decide whether they wish to connect early to the pensions dashboard ecosystem; application to do so should be made to the Money and Pensions Service (MaPS): [Bulletin 64](#)
- The Department for Work and Pensions published, on 12 December 2022, guidance on how to defer connection to the pensions dashboard ecosystem: [Bulletin 64](#)
- On 15 December 2022, the Pensions Dashboards Programme published its December 2022 newsletter: [Bulletin 64](#)
- The Pensions Dashboards Programme has published an explanatory video “Introduction to consumer protection for pensions dashboards” – see consumer protection page of PDP website: [Bulletin 65](#)
- TPR presentation, at SAB meeting 23 January 2023, on pensions dashboards: [Bulletin 66](#)
- The Pensions Dashboards Programme has published February 2023 newsletter: [Bulletin 66](#)
- The Department for Work and Pensions announced, 2 March 2023, delays to dashboard connection deadlines. TPR will write to affected schemes: [Bulletin 67](#)
- TPR has published updated guidance and checklist to help schemes prepare for dashboard duties and will produce a “content toolkit” for administering authority communications. Also held free webinar “Getting to grips with your data” on 30 March 2023: [Bulletin 67](#)
- The Pensions Dashboards Programme has published March 2023 newsletter: [Bulletin 67](#)
- GAD blog on pensions dashboards data matching: [Bulletin 67](#), and [Bulletin 70](#)
- Coffee morning presentation 14 March 2023 – Pensions dashboard preparations (TPR): [Bulletin 67](#)
- TPR dashboard webinar, 30 March 2023; recording available on TPR website: [Bulletin 68](#)
- Feedback on draft versions of consent and authorisation wording that would appear on dashboards: [Bulletin 69](#)
- The Pensions Dashboards Programme published, May 2023, their progress update report: [Bulletin 69](#)
- Pensions Dashboards (Prohibition of Indemnification) Act 2023 received Royal Assent on 2 May 2023: [Bulletin 69](#)

## Pensions Dashboards (continued)

- Pensions Dashboards Q&A document put together following Police and Fire Data Conference (17 May 2023) available on FPS Regulations and Guidance website: [Bulletin 70](#)
- Draft The Pensions Dashboards (Amendment) Regulations 2023 laid on 9 June 2023 (reset of Pensions Dashboard Programme): [Bulletin 70](#), [Bulletin 71](#), and [Bulletin 72](#)
- The Pensions Regulator published blog “Make time to get your data dashboard-ready” on 14 June 2023: [Bulletin 70](#)
- The Pensions Regulator amends dashboard guidance in response to delay in dashboard deadline: [Bulletin 70](#)
- The Pensions Regulator published new dashboards content toolkit on 14 June 2023: [Bulletin 70](#)
- The Pensions Administration Association (PASA) publishes pensions dashboards “good practice” guidance: Updated factsheet – “Added Pension Contributions FPS 2015”: [Bulletin 70](#)
- TPR guidance “Failing to comply with dashboards duties” updated to outline what schemes must do to demonstrate they have had regard to staging timetable: [Bulletin 71](#)
- The Pensions Dashboard Programme has launched a video introducing the dashboards available point, i.e. the date when they will be available to the public: [Bulletin 71](#)
- The Pensions Dashboards (Amendment) Regulations 2023 [SI 2023/858] have been made and will come into force on 9 August 2023: [Bulletin 71](#)
- The Pensions Regulator has provided a summary of The Pensions Dashboards (Amendment) Regulations 2023: [Bulletin 72](#)
- The Pensions Dashboard Programme has published August Newsletter: [Bulletin 72](#)
- The Pensions Administration Standards Association (PASA) have updated their Dashboards Data Accuracy Guidance to help schemes with their data preparation duties: [Bulletin 73](#)
- On 4 October 2023, the Pensions Dashboard Programme hosted a webinar on dashboards: [Bulletin 73](#)
- The Pensions Regulator blog “Tick off tasks one by one with our pensions dashboards checklist”: [Bulletin 74](#)
- The Pensions Dashboard Programme has published a series of FAQ newsletters: [Bulletin 74](#)
- The Pensions Dashboard Programme has published research into the public value of dashboards: [Bulletin 75](#)
- The Pensions Dashboard Programme has published November Newsletter: [Bulletin 75](#)
- The Pensions Dashboard Programme – final staging guidance to be published by the Money and Pensions Service (MaPS) in spring 2024 will confirm staging date (likely to be summer 2025 for public service schemes): [Bulletin 76](#)
- The Pensions Dashboard Programme – Frequently Asked Questions Newsletter and Query Blog: [Bulletin 76](#)
- The Pensions Administration Standards Association (PASA) has published “Pensions Dashboard Connection Ready Guidance” and a “Call to Action”: [Bulletin 76](#)

## Pensions Dashboards (continued)

- The Pensions Dashboards Programme blog “Looking back on 2023”: [Bulletin 77](#)
- The Pensions Dashboards Programme latest Frequently Asked Questions Newsletter – central digital architecture, what are the different components of the ecosystem, and how do dashboard users interact with the central digital architecture?: [Bulletin 77](#)
- The Pensions Dashboards Programme latest Frequently Asked Questions Newsletters – fund data, fund data journey, blog on central digital architecture, webinar on connection guidance and value data and DWP’s deferred connection guidance: [Bulletin 78](#)
- On 25 March 2025, DWP issued a written ministerial statement on pension dashboards which included an update on the publication of connection guidance including the new staging timeline for connecting to pension dashboards, the public pension schemes connection date being 31 October 2025. TPR have provided an update regarding what they expect: [Bulletin 79](#)
- The Pensions Dashboards Programme Frequently Asked Questions Newsletter, March 2024 – recently appointed pension dashboards advisory group members and recent questions raised: [Bulletin 79](#)
- The Pensions Dashboards Programme Frequently Asked Questions Newsletter, April 2024 – DWP written ministerial statement and connection guidance - the staged timeline: [Bulletin 80](#)
- The Pensions Dashboards Programme forum meeting on 1 May 2024 – update from PDP, the Financial Conduct Authority, and the Pensions Dashboard Operators Coalition (PDOC): [Bulletin 80](#)
- The Pensions Regulator’s April 2024 regulatory round-up includes “Check and plan for pensions dashboards duties”: [Bulletin 80](#)
- The Pensions Administration Standards Association (PASA) Dashboards Working Group has issued an update for Spring 2024, outlining planned new guidance and content: [Bulletin 81](#)
- The Pensions Dashboards Programme Frequently Asked Questions Newsletter, May 2024 – data standards overview blog, updated draft data standards, PDP in the news, latest progress update report, National Audit Office report: [Bulletin 81](#)
- Coffee morning presentation 7 May 2024 – TPR session on Pension Dashboards: [Bulletin 81](#)
- The Pensions Dashboards Programme Frequently Asked Questions Newsletter June 2024 – IT Health Check: [Bulletin 82](#)
- TPR Nudge Campaign (for public sector schemes re Pensions Dashboard campaign). TPR sent emails, July 2024, to scheme manager contacts: [Bulletin 84](#)
- The Pensions Dashboards Programme Frequently Asked Questions Newsletter, September 2024 – Code of connection, Technical standards, Chris Curry speaking engagements, Pension Attention Awareness, Dashboards in the news, The Pensions Regulator Update: [Bulletin 85](#)
- TPR Newsletter, September 2024, includes a blog for trustees on preparing for pensions dashboards: [Bulletin 85](#)
- TPR have started their Pensions Dashboards Nudge Campaign – email sent to scheme managers in July giving connection date, plus a link for two additional contacts to receive information from TPR. Scheme managers and Local Pension Boards should familiarise themselves with the TPR guidance and their duties: [Bulletin 85](#)

## Pensions Dashboards (continued)

- Eversheds Pensions Dashboards Speedbrief – a “To do” document which sets out some key steps for scheme managers: [Bulletin 86](#)
- Ministerial Statement HCWS148, 24 October 2024 – MoneyHelper dashboard service provided by MaPS will have initial priority over commercial dashboard services: [Bulletin 86](#)
- MoneyHelper demonstration of the pensions dashboard and request for volunteers from FRAs to assist: [Bulletin 86](#)
- Pensions Dashboards Programme – regular publications on their website: [Bulletin 86](#)
- The Pensions Regulator data quality engagement from 15 October 2024 – reaching out to schemes in scope for dashboards to ensure they have the right processes and controls in place around their data: [Bulletin 86](#)
- The Pensions Regulator is holding a pensions dashboard webinar on 26 November 2024 – registration details: [Bulletin 86](#)
- The Pensions Regulator is sending out to scheme managers two surveys regarding readiness for pensions dashboards in the period leading up to their “connect by” date: [Bulletin 86](#)
- TPR Newsletter, November 2024, covers Reporting Standards, Data Standards, Code of Connection, and PDP Webinar Recording: [Bulletin 87](#)
- The Pensions Regulator (TPR) has issued a Pensions Dashboard update. Includes TPR’s pensions dashboards guidance, an article on pensions dashboards “hot topics”, and information about the “Nudge 3” email sent to schemes ahead of their “connect by” date: [Bulletin 88](#)
- Pensions Dashboards Programme blog, 8 January 2025, on the draft Reporting Standards. Explains the standards, and updates made since 19 November 2024: [Bulletin 89](#)
- TPR dashboards readiness survey will be sent out by TPR in March 2025: [Bulletin 90](#)
- The Pensions Dashboards Programme published a blog, 18 March 2025, about what needs to be done to connect to the dashboards ecosystem: [Bulletin 91](#)
- The Firefighters’ Pension Scheme connect date is 31 October 2025 (see DWP guidance published in March 2024): [Bulletin 91](#)
- The Pensions Dashboards Programme has confirmed updated data, technical, and reporting standards and code of connection – these can be found on the PDP website as can details about the first participants connecting to the dashboards ecosystem: [Bulletin 91](#)
- Information about connecting to dashboards via a third party connection provider published on the Pensions Dashboards Programme website: [Bulletin 91](#)
- Dashboards webinar held by the Pensions Dashboards Programme on 3 April 2025. More information online on “Dashboards forum: Programme and regulator update”: [Bulletin 91](#)
- The Department for Work and Pensions published, 2 April 2025, the latest assessment of the dashboard project by the Money and Pensions Service Accounting Officer: [Bulletin 92](#)
- The Pensions Dashboards Programme recently updated the following guidance: Standards; Connecting using a third party; Change of connection plans; Dashboards Forum – PDP update and focus on registration codes: [Bulletin 92](#)
- TPR launched, 11 April 2025, their Pensions Dashboards industry social media campaign including a toolkit giving a full briefing and suggested content and supporting images for newsletters and social media. There are 5 actions which TPR wants Scheme Managers to take: [Bulletin 92](#)

## Pensions Dashboards (continued)

- TPR Nudge Campaign – Scheme Managers can expect to receive Dashboards Nudge Four email one month before their connect-by date, highlighting requirements and TPR’s expectations as to where authorities will be in Dashboards implementation: [Bulletin 92](#)
- To help answer questions and raise awareness about Registration codes, TPR have published a hot topics article about the codes and how to use them: [Bulletin 92](#), and [Bulletin 94](#)
- The Pensions Dashboards Programme (PDP) latest progress update report, 15 May 2025, available on PDP website: [Bulletin 93](#)
- The Pensions Dashboards Programme (PDP) published, 9 May 2025, its data protection impact assessment (DPIA) on central digital architecture and related services that make pensions dashboards possible. Available on PDP website: [Bulletin 93](#)
- The Pensions Dashboards Programme (PDP) April 2025 update contains information on a number of items; it can be accessed by following links given in [Bulletin 93](#): [Bulletin 93](#)
- Slide pack and checklist published on “Guides and sample documents” section of FPS Regulations and Guidance website, under “Pensions Dashboard” drop down; they contain key points and questions to assist Scheme Managers (and others): [Bulletin 94](#)
- The Pensions Dashboard Programme guidance updates on how special characters in names and addresses will be treated, and on the process to follow when pension assets are moved between providers or schemes, or a scheme changes ISP: [Bulletin 94](#)
- The fire authority’s designated “Pensions Dashboards Primary Contact” should by now have received the authority’s registration codes from The Pensions Regulator. If not, they should contact TPR’s Customer Support Team: [Bulletin 94](#)
- TPR has updated its Pensions Dashboards Programme guidance to incorporate MaPS guidance, TPR’s expectations about recording and reporting relevant complaints, and information about registration codes: [Bulletin 94](#)
- The Pensions Dashboards Programme has published guidance on voluntary connection for schemes currently out of scope (i.e. with fewer than 100 relevant members): [Bulletin 95](#)
- Money and Pensions Service (MaPS) consumer testing approach: [Bulletin 95](#)
- The Pensions Dashboards Programme guidance on changing route to connection: [Bulletin 95](#)
- The Pensions Dashboards Programme newsletters: [Bulletin 95](#)
- TPR published a blog, 17 July 2025, “Don’t miss your dashboards deadline over a data debt”: [Bulletin 95](#)
- The Pensions Dashboards Programme publications can be found on their website: [Bulletin 96](#)
- The Pensions Dashboards Programme has published a new blog outlining its approach to testing the MoneyHelper Pensions Dashboard with real users and live data: [Bulletin 96](#)
- The Pensions Dashboards Programme has made a video outlining progress towards the final connection deadline of 31 October 2026: [Bulletin 96](#)
- The Pensions Dashboards Programme has made a video explaining the final step in connecting to the Pensions Dashboards ecosystem: [Bulletin 96](#)
- The Pensions Dashboards Programme has updated guidance on its website – “Public Key Infrastructure (PKI)”, and “Data Management”: [Bulletin 96](#)

## Pensions Dashboards (continued)

- On 28 August 2025, the Pensions Regulator launched their new Pensions Dashboards connection campaign, targeting schemes due to connect over coming months to continue to drive improved awareness and understanding of what Scheme Managers need to do: [Bulletin 96](#)
- The Pensions Administration Standards Association (PASA) has released a new Pensions Dashboards toolkit to help schemes prepare for connection and compliance. (Full guidance can be found on PASA website): [Bulletin 97](#)
- MoneyHelper pensions dashboards testing – update: [Bulletin 98](#)
- The Pensions Regulator is holding a free dashboards webinar on 3 December 2025, to help prepare schemes for dashboards duties: [Bulletin 98](#)
- On 31 October 2025, the Pensions Dashboards Programme marked one year until the legal deadline for all schemes to connect, releasing a short video: [Bulletin 99](#)
- The Pensions Dashboards Programme is hosting a webinar, giving updates, on 10 December 2025: [Bulletin 99](#)
- On 21 November 2025, the Pensions Dashboards Programme published a blog “Getting data-ready for dashboards: benefits for savers and schemes”. It explains the importance of high quality data, and features comments from the Pensions Regulator: [Bulletin 99](#)
- Forthcoming coffee morning presentation, 24 February 2026 – Pensions Dashboards: [Bulletin 101](#)
- The Pensions Dashboards Programme has published a blog post on their website: “Preparing data for dashboards: what you need to do”: [Bulletin 101](#)
- The Pensions Dashboards Programme has opened a consultation on an updated draft of its reporting standards – see the PDP website. It changes how data is reported to the Money and Pensions Service. The consultation closes on 25 March 2026: [Bulletin 101](#)
- Coffee morning presentation, 24 February 2026 – Pensions Dashboards (no slides available): [Bulletin 102](#)
- The Pensions Dashboards Programme (PDP) has published an updated draft version of reporting standards for pension providers in scope for pensions dashboards – PDP is seeking feedback on implementing the updated standards; consultation closes 25 March 2026: [Bulletin 102](#), and [Bulletin 103](#)
- The Pensions Dashboards Programme has published: A blog on making the MoneyHelper Dashboard accessible; A recording of their December 2025 pensions dashboards progress webinar; A blog on preparing data for dashboards; Updates to connection guidance: [Bulletin 102](#)
- In February 2026, the Pensions Administration Standards Association (PASA) hosted a webinar on data-matching guidance for pensions dashboards and published a summary of questions and answers: [Bulletin 103](#)
- The Pensions Dashboards Programme opened a consultation on changes to reporting standards (see Bulletin 102). It has extended the closing date from 25 March 2026 to 30 April 2026: [Bulletin 103](#)
- On 23 March 2026, the Pensions Dashboards Programme published draft version 2.2 of reporting standards; this includes technical requirements of routine reporting of data via Application Programming Interfaces (APIs) to the Money and Pensions Service (MaPS): [Bulletin 103](#)
- On 5 March 2026, the Pensions Dashboards Programme published a blog about understanding the three pension status categories on the Money Helper Pensions Dashboard (MHPD): [Bulletin 103](#)

## Re-employment

- Re-engagement of Senior Fire Officers Post-Retirement – response to Government Consultation 21 February to 4 April 2017. Response published 27 December 2017: [Bulletin 4](#)
- Abatement and re-employment (including Protected Pension Age): [Bulletin 5](#), and [Bulletin 5 Appendix 1](#)
- Protected Pension Age – HMT extension: [Bulletin 33](#)
- Protected pension age – HMT easement to expire on 1 November 2020: [Bulletin 38](#)
- Coffee morning presentation – Abatement: [Bulletin 53](#)
- Abatement guidance: [Bulletin 57](#)
- Abatement guidance (see Bulletin 57) updated to include a link to the retirement, re-engagement and abatement policy of Cumbria FRS as provided to LGA for sharing with other LGAs: [Bulletin 60](#)
- “Case Law Update”, Weightman’s presentation slides, FPS AGM 2022 Day Two: [Bulletin 62](#)
- Generic text for FRAs to include in estimate/retirement letters regarding Protected Pension Age and re-employment: [Bulletin 68](#)

## Scheme Advisory Board

- Launch of website: [Bulletin 2](#)
- Annual Fire (England) Scheme Advisory Board subscription levy: [Bulletin 2](#), and [Bulletin 2 Appendix 2](#)
- Appointment of Weightmans as legal adviser to the Board: [Bulletin 8](#)
- Appointment of Aon to conduct benchmarking review: [Bulletin 12](#), and [Bulletin 12 Appendix 1](#)
- Board's Cost Effectiveness Committee meeting with Home Office and GAD to discuss 2016 Valuation draft directions: [Bulletin 12](#)
- SAB levy for 2018/2019: [Bulletin 14](#), and [Bulletin 14 Appendix 2](#)
- End of year message from Chair: [Bulletin 15](#), and [Bulletin 15 Appendix 1](#)
- SAB cost-effectiveness committee vacancy for HR FRA representative: [Bulletin 16](#) and [Bulletin 17](#) and [Bulletin 18](#) and [Bulletin 19](#) and [Bulletin 20](#)
- Request for information update: [Bulletin 19](#)
- LPB Effectiveness Committee vacancy for FRA Local Pension Board representative: [Bulletin 20](#)
- SAB levy for 2019/2020: [Bulletin 21](#)
- Vacancy for FRA Local Pension Board representative on Administration and Benchmarking Committee of SAB: [Bulletin 23](#)
- Vacancy for FRA Local Pension Board representative on Administration and Benchmarking Committee of SAB: [Bulletin 24](#)
- End of year message from Chair: [Bulletin 27](#), and [Bulletin 27 Appendix 2](#)
- SAB Technical Discussions to inform the response to HMT's proposals: [Bulletin 28](#) and [Bulletin 29](#)
- Retirement of Malcolm Eastwood as Chair of FPS England SAB; Chair's farewell message: [Bulletin 30](#), and [Bulletin 30 Appendix 1](#)
- SAB policies – Code of Conduct, Conflict of Interest, Knowledge and Understanding – uploaded to SAB website: [Bulletin 33](#)
- Consultation on SAB-commissioned FPS administration and benchmarking review: development and implementation of pension administration strategy: [Bulletin 34](#), and [Bulletin 34 Appendix 1](#), and [Bulletin 34 Appendix 2](#)
- Updated index of SAB meetings on Board meetings webpage: [Bulletin 34](#)
- SAB levy 2020-21: [Bulletin 35](#)
- Joanne Livingstone appointed as new Chair of FPS England SAB on 17 August 2020: [Bulletin 36](#)
- News archive pages for 2018 and 2019 created on SAB website: [Bulletin 36](#)
- Response to consultation on template pension administration strategy: [Bulletin 37](#), and [Bulletin 37 Appendix 1](#)
- SAB request for immediate detriment information: [Bulletin 37](#), and [Bulletin 37, Appendix 2](#)
- Reminder about SAB request to FRAs for immediate detriment information: [Bulletin 38](#)
- SAB levy 2020-21 update: [Bulletin 38](#)
- SAB levy 2020-21 invoicing process: [Bulletin 39](#), and [Bulletin 39 Appendix 1](#)
- SAB have considered report summarising results of COVID-19 governance survey: [Bulletin 39](#)

## Scheme Advisory Board (continued)

- SAB considering TPR 2019 Governance and Administration survey for any actions which they may have to take: [Bulletin 39](#)
- End of year message from Chair: [Bulletin 40](#)
- Reminder about request for Purchase Order numbers – SAB levy 2020-21: [Bulletin 40](#)
- SAB LPB Effectiveness Committee vacancy: [Bulletin 41](#), and [Bulletin 42](#)
- SAB Administration and Benchmarking Committee renamed as the Scheme Management and Administration (SMA) Committee: [Bulletin 43](#)
- FRAs to be asked to complete a self-assessment survey regarding preparation for implementing age discrimination remedy: [Bulletin 43](#), and [Bulletin 44](#)
- Member website launched by SAB at update event on 20 May 2021: [Bulletin 45](#)
- FRA remedy self-assessment survey launched by SAB at update event on 20 May 2021: [Bulletin 45](#)
- Open letter from SAB to HMT on remedy consultation response: [Bulletin 45](#)
- SAB LPB Effectiveness Committee considering TPR Governance and Administration Survey 2020-21 in order to make recommendations to SAB on any actions needed: [Bulletin 47](#)
- Template FPS Administration Strategy published: [Bulletin 47](#)
- SAB responses to HMT consultations on reforming cost control mechanism, and on methodology for setting discount rate used in valuations: [Bulletin 48](#)
- SAB LPB Effectiveness Committee vacancy: [Bulletin 49](#), and [Bulletin 50](#)
- HM Treasury response to cost control mechanism consultation published 4 October 2021: [Bulletin 50](#)
- Vacancy for FRA Local Pension Board representative on the Scheme Management and Administration Committee of SAB: [Bulletin 51](#), [Bulletin 52](#), [Bulletin 53](#), and [Bulletin 54](#)
- FRA remedy self-assessment survey research report: [Bulletin 52](#)
- Open letter from SAB to HM Treasury on the withdrawal of Immediate Detriment guidance: [Bulletin 52](#)
- End of year message from Chair: [Bulletin 52](#)
- SAB response, submitted 2 January 2022, to Home Office consultation on amendments to FPS regulations to remove transitional protections: [Bulletin 53](#)
- SAB levy 2021-22; request for Purchase Order numbers: [Bulletin 53](#)
- SAB-commissioned fact-checker document “Your questions answered” for circulation to FPS members: [Bulletin 54](#), and [Bulletin 65](#)
- SAB Chair’s response to letter from South Yorkshire LPB regarding withdrawal of Home Office informal guidance on Immediate Detriment: [Bulletin 54](#)
- Discussion paper taken to SAB, 24 March 2022, regarding possible removal of restriction on commutation in FPS 1992 (England) as came into effect for FPS 1992 (Scotland) on 1 April 2022: [Bulletin 55](#)
- HM Treasury response, 23 March 2022, to SAB open letter (see Bulletin 52) regarding withdrawal of Home Office informal guidance on immediate detriment: [Bulletin 55](#)
- SAB and LGA responses submitted 11 March 2022 to the DWP consultation on draft Pensions Dashboards Regulations 2022: [Bulletin 55](#)
- Suite of illustrative scenarios, setting out implications of age discrimination remedy, produced by SAB with Barnett Waddingham: [Bulletin 56](#), and [Bulletin 71](#)
- SAB respond to Home Office response on prospective remedy: [Bulletin 56](#)

## Scheme Advisory Board (continued)

- SAB sessions with Home Office and Police SAB to consider scheme-specific versions of Provision Definition Documents which define the provisions of the Public Service Pensions and Judicial Offices Act 2022 for each area of 2015 Remedy: [Bulletin 57](#), [Bulletin 60](#), [Bulletin 61](#), [Bulletin 63](#), [Bulletin 64](#), and [Bulletin 65](#)
- Open letter, 20 June 2022, from SAB chair in response to HMT's reply, 23 March 2022, to previous SAB letter (see Bulletins 52 and 56), seeking further clarity on extent of Sections 61/62 of the Equality Act 2010 and the tax implications: [Bulletin 58](#)
- SAB (England) monitoring impact of commutation provisions, 1 April 2022, for FPS 1992 Scotland: [Bulletin 59](#)
- Consideration of assumptions to be presented to the Home Office for the 2020 valuation: [Bulletin 59](#)
- SAB completing analysis to identify any training needs: [Bulletin 59](#)
- Software suppliers provide SAB with update on progress on remedy, etc: [Bulletin 59](#)
- SAB discussion on contingent decisions at 23 June 2022 meeting: [Bulletin 59](#)
- SAB levy 2022-23; request for Purchase Order numbers: [Bulletin 61](#), and [Bulletin 63](#), and [Bulletin 65](#)
- SAB meeting 8 September 2022 – discussion on pensionable pay correction, 2015 Remedy, and Pensions Dashboards: [Bulletin 61](#)
- SAB collaboration sessions on the Matthews remedy: [Bulletin 61](#), [Bulletin 68](#), and [Bulletin 69](#)
- SAB letter to scheme managers and Local Pension Boards regarding duties in respect of Pensions Dashboards: [Bulletin 62](#)
- New page in member restricted area of the FPS Regulations and Guidance website contains material from SAB remedy engagement sessions with Police SAB and Home Office (see also Bulletins 57, 60, 61) : [Bulletin 63](#), [Bulletin 64](#), and [Bulletin 65](#)
- End of year festive message from SAB Chair: [Bulletin 64](#)
- Barnett Waddingham case study regarding provision of information to FPS members about remedy changes (see [Bulletin 56](#)): [Bulletin 65](#)
- Reminder to FRAs about request for Purchase Order numbers – SAB levy 2022-23: [Bulletin 65](#)
- LGA and SAB responses to the consultation on The Public Services Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2023: [Bulletin 65](#)
- SAB meeting 23 January 2023 – various issues discussed plus TPR presentation giving update on pensions dashboards: [Bulletin 66](#)
- SAB meeting 23 March 2023 – GAD updates on Matthews remedy and on 2020 valuation, Home Office retrospective remedy consultation, First Actuarial Spring Budget update: [Bulletin 67](#)
- From April 2023, representation at Matthews Technical Working Group will include SAB members: [Bulletin 68](#), and [Bulletin 69](#)
- Links to SAB website – SAB membership, SAB meeting and agenda papers, committee meetings and agenda papers: [Bulletin 68](#)
- SAB response to Home Office consultation on draft of The Firefighters' Pensions (Remediable Service) Regulations 2023: [Bulletin 69](#)
- SAB Guidance Note on pensionable pay remedies: [Bulletin 69](#)

## Scheme Advisory Board (continued)

- SAB meeting 8 June 2023 – First Actuarial SCAPE discount rate update, Home Office retrospective remedy consultation, and Home Office second options exercise consultation: [Bulletin 70](#)
- SAB response to consultation on retained firefighters' pensions – proposed changes to Firefighters' Pension Scheme (England) 2006: [Bulletin 70](#)
- SAB response to consultation on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023: [Bulletin 70](#)
- SAB have commissioned GAD to produce a benefit calculator for FRAs to use in the Matthews Second Options exercise: [Bulletin 71](#)
- SAB pages of the FPS Regulations and Guidance website have latest updates on work of SAB: [Bulletin 72](#)
- SAB meeting 14 September 2023 – GAD Matthews Calculator update, retained firefighters and changes to FPS 2006, Home Office response to McCloud consultation, Local Pension Board effectiveness: [Bulletin 73](#)
- SAB Effectiveness Committee vacancy: [Bulletin 74](#), and [Bulletin 75](#)
- SAB website links: [Bulletin 74](#), [Bulletin 75](#), and [Bulletin 80](#)
- End of year message from SAB Chair: [Bulletin 76](#)
- SAB meeting 14 December 2023 – First Actuarial: Review of GAD Tax and Contribution Calculator; Government closed consultation on amendment to The Firefighters' Pension Scheme (England) Regulations 2014: [Bulletin 76](#)
- SAB response to consultation on amendments to The Firefighters' Pension Scheme (England) Regulations 2014: [Bulletin 76](#)
- SAB levy 2023-24; request for Purchase Order numbers: [Bulletin 77](#)
- SAB LPB Effectiveness Committee meeting 23 January 2024 – Committee construction, Role of LPB Effectiveness Committee, LPB Agenda review, LPB LGA training proposals: [Bulletin 77](#)
- SAB Scheme Management and Administration (SMA) Committee Survey – implementation of Age Discrimination Remedy. Administrators asked to complete survey by 15 March 2024: [Bulletin 78](#)
- SAB Meeting 21 March 2024. Home Office: Employee contribution rates review, and Matthews policy amendments. GAD: Update on Matthews project, and 2024 valuation – data specification. First Actuarial: Review of GAD calculator, and 2023/24 Revaluation confirmation: [Bulletin 79](#)
- Letter from SAB Chair to HM Treasury regarding tax treatment in the case of Age Discrimination Remedy immediate choice members: [Bulletin 80](#)
- Coffee morning presentation 21 May 2024 – Employee contribution review; SAB priorities: [Bulletin 81](#)
- SAB Meeting 18 June 2024. Home Office – Employee contribution rates review, and impact of General Election on work in progress. TPR – Pensions Dashboards: [Bulletin 82](#)
- SAB wrote to the Fire Minister, 18 July 2024, setting out concerns over additional legislation required to allow offsetting for immediate choice members who elected for lump sums over the HMRC maximum and were required to pay an unauthorised payment: [Bulletin 83](#)
- Response from Fire Minister, 13 August 2024, to SAB Chair's letter of 18 July 2024: [Bulletin 84](#)

## Scheme Advisory Board (continued)

- SAB meeting 12 September 2024. Home Office update – Employee contribution review, 2025/26 workplan, and Matthews Policy. Board expenditure for 2023/24 and recommendations for 2024/25. Induction material: [Bulletin 85](#)
- Employee Contribution Review Engagement Session/Consultation: [Bulletin 86](#)
- The Scheme Advisory Board is requesting monthly information from FRA scheme managers on the number of Remediable Service Statements issued to members: [Bulletin 86](#)
- SAB levy 2024-25: request for Purchase Order numbers: [Bulletin 87](#)
- End of year message from SAB Chair: [Bulletin 88](#)
- SAB meeting 12 December 2024. Home Office updates. GAD update on 2024 valuation, Matthews 2 calculator and manual cases process. LGA general update. SAB Governance update – terms of reference review. Budget 2024 – inheritance tax consultation: [Bulletin 88](#)
- Age Discrimination Remedy – Remediable Service Statements Data request. Scheme Advisory Board would like to receive completed RSS Spreadsheet by 9<sup>th</sup> of every month (see also [Bulletin 86](#)). Scheme Managers should liaise with administrators to obtain RSS data: [Bulletin 89](#)
- Home Office consultation on proposed amendments to the Firefighters’ Pension Scheme (England) Regulations 2014 – updates to Member Contribution Structure. Scheme Advisory Board response submitted to Home Office and published on the consultation section of FPS Board website: [Bulletin 89](#)
- Scheme Advisory Board response to HMRC’s consultation on inheritance tax on pensions: [Bulletin 89](#)
- Home Office consultation, 23 December 2024, on Matthews remedy – SAB response published on “Consultation” section of Scheme Advisory Board website: [Bulletin 90](#)
- Issue of Remediable Service Statements (RSS) – clarification of actions to be taken by administrators and Scheme Managers in the event of a breach if statutory deadline not met. See SAB’s breach assessment template in “Resources Section” of the FPS Board website: [Bulletin 91](#)
- SAB meeting 19 March 2025. Home Office update. GAD update. 2024 Valuation. Matthews. Sargeant. LGA general update. SAB Governance update – Terms of Reference sign off and review of the risk register. Demonstration given of MaPS Pensions Dashboard: [Bulletin 91](#)
- SAB meeting 18 June 2025. MHCLG update. GAD update. 2024 valuation. Matthews. Sargeant. LGA general update. SAB Governance update. Business Plan. SAB 2025/2026 expenditure. AGM.: [Bulletin 94](#)
- SAB LPB Effectiveness Committee meeting on 12 August 2025 reviewed LPB training sessions, LPB Chairs forum, and Resources: [Bulletin 96](#)
- Reminder to Local Pension Boards that “Resources” section on SAB website includes “Guidance on the creation and operation of Local Pension Boards in England”: [Bulletin 96](#)
- New dedicated SAB inbox created to improve communications between SAB and Local Pension Boards: [Bulletin 97](#)
- SAB Annual Report published by the Board Chair gives overview of work carried out by SAB from May 2024 to June 2025, governance arrangements, and business plan and priority work from May 2024 to June 2025: [Bulletin 97](#)
- SAB engagement with MHCLG on the Matthews Compensation Framework. SAB letter to MHCLG regarding proposed additions published in “Correspondence” section of SAB website: [Bulletin 101](#)

## **Scheme Advisory Board (continued)**

- SAB engagement with HMRC on Matthews. SAB letter to HMRC outlining concerns published in “Correspondence” section of SAB website: [Bulletin 101](#)
- SAB meeting on 18 March 2026: [Bulletin 103](#)
- The Local Pension Board Effectiveness Committee met on 4 March 2026. Reviewed Terms of Reference and “Operation of Local Pension Board guidance”. Approved documents available in “Resources” section of the Scheme Advisory Board website: [Bulletin 103](#)

## Scheme Managers

- Training for Local Pension Boards and Scheme Managers: [Bulletin 16](#)
- Factsheet which gives guidance on the role of Scheme Manager: [Bulletin 16](#), and [Bulletin 16 Appendix 6](#)
- FRAs should ensure that a policy is in place regarding the exercise of their discretion in respect of APBs, and that it is reported to their administrator: [Bulletin 18](#)
- FRAs should ensure that they are aware of the two pension rule and inform their pension administrators when a drop in pay occurs: [Bulletin 19](#)
- Guidance – Scheme Managers’ application to Secretary of State to establish Joint Local Pension Board: [Bulletin 21](#), and [Bulletin 21 Appendix 5](#)
- Scheme Managers should liaise with pension manager to ensure revised GAD factors for Non-Club Transfer-In cases (FPS 2006 Special Members) are acted upon with immediate effect: [Bulletin 25](#)
- TPR six key processes factsheet 2021: [Bulletin 41](#)
- FRA remedy self-assessment survey launched by SAB on 20 May 2021, for completion by scheme manager or an appropriate representative, closing date 30 June 2021: [Bulletin 45](#)
- Template FPS Administration Strategy published: [Bulletin 47](#)
- Two pension award case study: [Bulletin 49](#)
- FRA remedy self-assessment survey research report: [Bulletin 52](#)
- FRAs should review their abatement policies and decisions following the Pension Ombudsman’s determination PO-25374: [Bulletin 54](#), [Bulletin 57](#), and [Bulletin 60](#)
- Preparation for 1 April 2022 – guidance for FRAs and administrators to ensure smooth transition of members to FPS 2015: [Bulletin 54](#)
- Age discrimination eligibility factsheet; Scheme managers should use it to check their list of those that they consider eligible for remedy: [Bulletin 60](#)
- Abatement guidance (see Bulletin 57) updated to include a link to the retirement, re-engagement and abatement policy of Cumbria FRS as provided to LGA for sharing with other FRAs: [Bulletin 60](#)
- SAB letter to scheme managers and Local Pension Boards regarding duties in respect of Pensions Dashboards: [Bulletin 62](#)
- “Discretions”, NPCC presentation slides, FPS AGM 2022, Day Two: [Bulletin 62](#)
- Coffee morning presentation 22 November 2022 – Discretions workshop: [Bulletin 63](#)
- FRAS should decide whether they wish to connect early to the pensions dashboard ecosystem; application to do so should be made to the Money and Pensions Service (MaPS): [Bulletin 64](#)
- Scheme managers can apply to the Department for Work and Pensions (DWP) to defer connection to the pensions dashboard ecosystem; DWP issued guidance on 12 December 2022: [Bulletin 64](#)
- FRAs and administrators should remind members who exceeded their 2021/2022 Annual Allowance (AA) and who do not have enough unused AA to carry forward to cover the excess, to declare this on their self-assessment tax return: [Bulletin 64](#)
- FRAs and administrators should identify age discrimination remedy scheme members who may need ill-health assessment, and arrange for appropriate member consent letter to be sent: [Bulletin 65](#)
- Reminder to FRAs about request for Purchase Order number – SAB levy 2022-2023: [Bulletin 65](#)

## Scheme Managers (continued)

- FRAs required to provide additional data for the 2015 Remedy in order to rebuild final salary record: [Bulletin 66](#)
- FRAs and administrators should share information about The Bereavement Benefits (Remedial) Order 2022 in communications with pensioners: [Bulletin 66](#)
- HMRC Pension Schemes Newsletter 146 – FRAs should migrate to the Managing Pension Schemes service as soon as possible: [Bulletin 66](#)
- FRAs and administrators should make sure that relevant parties within their organisation are aware of DWP’s announcement, 2 March 2023, regarding delays to dashboard connection deadlines and the Pension Regulator’s actions: [Bulletin 67](#)
- FRAs and administrators should share, with relevant parties, details of tax changes announced in Spring Budget 2023: [Bulletin 67](#)
- FRAs should start preparing their pensions income/expenditure data in order to submit returns by Home Office deadline: [Bulletin 67](#)
- Poster designed to publicise Matthews second option exercise available on Special Member page of FPS Regulations and Guidance website – FRAs to personalise: [Bulletin 68](#)
- “Informal ill-health guidance for FRAs” added to the Restricted Member Area of the FPS Regulations and Guidance website: [Bulletin 68](#)
- FRAs and administrators should consider “Annual Allowance – impact of the backdated pay award” factsheet when determining Annual Allowance calculations: [Bulletin 68](#)
- When sending out correspondence, FRAs should remind members to keep administrators updated on any change in their address or contact details: [Bulletin 68](#)
- FRAs and administrators are required to use the Bluelight inbox for email correspondence with the Bluelight Team, and to complete a form for a technical query: [Bulletin 68](#)
- Generic text for FRAs to include in estimate/retirement letters regarding Protected Pension Age and re-employment: [Bulletin 68](#)
- FRAs and administrators should note LGA and SAB response to Home Office consultation on The Firefighters’ Pensions (Remediable Service) Regulations 2023: [Bulletin 69](#)
- FRAs and administrators should note updated TPR data requirements – 2023 scheme return: [Bulletin 69](#)
- Age discrimination remedy – data sharing and sample text for privacy notices: [Bulletin 69](#), and [Bulletin 70](#)
- FRAs should refer to SAB guidance notes on pensionable pay remedies when dealing with cases where elements of pay need retrospective adjustment: [Bulletin 69](#)
- FRAs and administrators should familiarise themselves with LGA and SAB responses to consultation on proposed changes to Firefighters’ Pension Scheme (England) 2006 in respect of retained firefighters: [Bulletin 70](#)
- FRAs and administrators should familiarise themselves with LGA and SAB responses to consultation on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023: [Bulletin 70](#)
- FRAs should ensure processes are in place to ensure they have robust methodology for calculating FPS forecasts for 2023/2024 to 2028/2029: [Bulletin 70](#), and [Bulletin 71](#)

## Scheme Managers (continued)

- FRAs and administrators should ensure updated Added Years Factsheet on their website: [Bulletin 70](#)
- Remedy readiness self-assessment tool for scheme managers and pension boards, available on FPS Regulations and Guidance website: [Bulletin 70](#)
- Home Office collection of FPS forecasts for 2023-2024 to 2028-29: FRAs and administrators should note Home Office's correction of CPI rates and ensure they meet submission deadline: [Bulletin 71](#)
- FRAs and administrators should note Government's formal response to consultation on retrospective remedy, and ensure they are ready for the implementation of The Firefighters' Pensions (Remediable Service) Regulations 2023 which come into effect on 1 October 2023: [Bulletin 71](#)
- FRAs and administrators may wish to familiarise themselves with draft inputs for the age discrimination remedy Contributions Calculator being prepared by GAD: [Bulletin 71](#)
- FRAs and administrators should note HMRC and HM Treasury guidance regarding interest and tax (age discrimination remedy): [Bulletin 71](#)
- FRAs and administrators should, on their pension webpages, add suggested wording to warn members and beneficiaries about pension scams relating to age discrimination remedy: [Bulletin 71](#)
- FRAs and administrators should issue age discrimination remedy warm up letters to members and beneficiaries ahead of October 2023: [Bulletin 71](#), and [Bulletin 72](#)
- FRAs should issue ill-health reassessment member outcome letters when they have considered IQMP determination of age discrimination remedy cases: [Bulletin 71](#)
- FRAs and administrators should be aware of issues relating to the Home Office notification of an error in respect of the 2021 and 2022 revaluation and to start scoping the work involved in adjustment: [Bulletin 71](#), and [Bulletin 78](#)
- FRAs and administrators should ensure they are using revised GAD factors from relevant implementation dates: [Bulletin 71](#)
- FRAs and administrators should have regard to the Pensions Regulator's expectations regarding staging dates in TPR guidance "Failing to comply with dashboards duties": [Bulletin 71](#)
- FRAs and administrators should make themselves aware of measures mentioned in HMRC consultation on abolition of pensions lifetime allowance and consider whether they wish to respond: [Bulletin 71](#)
- Scheme managers should register on the Secure Data Exchange Service (SDES) ahead of the age discrimination remedy exercise and delegate access accordingly: [Bulletin 71](#), and [Bulletin 91](#)
- FRAs and administrators should have regard to LGA's proposed approach regarding Deferred Choice Remediable Service Statements: [Bulletin 72](#)
- FRAs and administrators should familiarise themselves with the Remedy Tax and Contributions Calculator input and output specification, to ensure they are holding relevant data: [Bulletin 72](#)
- FRAs should ensure their contact details are up to date in readiness for the Pension Regulator's issue (from October 2023) of the Scheme Return: [Bulletin 72](#)

## Scheme Managers (continued)

- FRAs and administrators should familiarise themselves with the Government's response (8 September 2023) regarding The Firefighters' Pension Schemes (England) (Amendment) Order 2023: [Bulletin 73](#)
- FRAs and administrators should ensure they comply with requirements of The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2015 by ensuring they send the appropriate letter to Sargeant and Matthews eligible members no later than 31 January 2024: [Bulletin 73](#)
- FRAs and administrators should familiarise themselves with the GAD Tax and Contribution Calculator, carry out testing against their data, and feed back any issues to GAD and LGA: [Bulletin 73](#)
- FRAs and administrators should make employees aware of the pension implications if an overlap of service occurs when leaving one FRA and joining another: [Bulletin 73](#)
- FRAs and administrators should familiarise themselves with the Public Service Pensions (Valuations and Employer Cost Cap) Directions 2023 to ensure they are aware of changes: [Bulletin 73](#)
- FRAs and administrators should familiarise themselves with the inputs which members will need from the pension scheme in order to complete the HMRC calculator to calculate compensation and/or tax adjustments: [Bulletin 73](#)
- FRAs' Data Sharing Agreement for Matthews exercise, and recommended wording for FRAs to add to their privacy notice: [Bulletin 74](#)
- Scheme managers should read guidance contained in information notes "Age Discrimination Remedy – Contingent Decisions Guidance for Scheme Managers" and mutually agree any setting of target dates with their administrator before sharing the claim process with members: [Bulletin 74](#)
- HMT wrote, 20 October 2023, to scheme managers outlining respective responsibilities of the Scheme and HMT moving forward, and the future funding arrangements for age discrimination remedy: [Bulletin 74](#)
- Scheme managers should apply the necessary administrative changes needed to correct the error that occurred in the 2021 and 2022 revaluation orders for affected members' benefits in advance of the regulation changes being made – see Home Office note regarding this: [Bulletin 74](#), and [Bulletin 78](#)
- Scheme managers should read the Matthews GAD calculator user guide, ensure they have the most up-to-date version of the calculator each month, and share information about the guide and calculator with anyone carrying out the second options exercise: [Bulletin 75](#)
- FRAs should identify certain cases of deceased members who are not covered by the Matthews exercise, pending amendment of regulations: [Bulletin 75](#)
- FRAs should maintain robust record keeping, ensuring that Matthews data required by the Home Office and GAD is easily accessible: [Bulletin 75](#)
- HMRC 2022/23 Event Reporting – Scheme Managers need to submit data by 31 January 2024: [Bulletin 75](#)
- FRAs are encouraged to discuss the timetabling of the Immediate Choice Remediable Service Statements (IC-RSS) with their administrators: [Bulletin 76](#)
- FRAs should note The Police and Firefighters' Pensions (Remediable Service) (Amendment) Regulations 2024, which came into force on 9 February 2024, and ensure that any special members who have service within the remedy period are assessed for ill-health under both the legacy and reformed schemes: [Bulletin 77](#)

## Scheme Managers (continued)

- FRAs should provide Matthews project implementation data and opt out data to Bluelight Team by 21 February 2024, using the separate data request spreadsheets: [Bulletin 77](#)
- FRAs should download second version of Matthews GAD calculator, read updated user guide and query log, and take appropriate action: [Bulletin 77](#)
- Age Discrimination Remedy – Data Sharing Agreement (DSA), data request spreadsheet and guidance for Scheme managers in “Retrospective Remedy” section of FPS Regulations and Guidance website. FRAs should note and ensure appropriate action taken. It is recommended that FRAs should update existing privacy notice with suggested wording: [Bulletin 77](#)
- Age Discrimination Remedy – Remediable Service Statement (RSS) factsheet; it is recommended that Scheme managers should liaise with their pension administrator regarding plans for production of RSS for eligible individuals: [Bulletin 77](#)
- Scheme managers should note that The Pensions Regulator’s six key processes factsheet has been updated to reflect results of 2022/23 Governance and Administration Survey: [Bulletin 77](#)
- Scheme managers should note that The Pensions Regulator has updated and reformatted the ten existing codes of practice into a revised General Code – one set of clear consistent expectations on scheme governance and administration: [Bulletin 77](#)
- FRAs should respond, by 5 April 2024, to the request they have received from HMRC for information relating to the Matthews exercise and National Insurance: [Bulletin 77](#)
- FRAs should take note of the introduction of provision for unpaid carer’s leave in The Firefighters’ Pension Scheme (England) (Amendment) Regulations 2024 [SI 2024/170]: [Bulletin 78](#), and [Bulletin 79](#)
- FRAs should ensure that the necessary administration strategy changes have been made to correct affected members’ benefits in respect of the error that occurred in the 2021 and 2022 revaluation orders: [Bulletin 78](#)
- Age Discrimination Remedy – FRAs should note the Home Office’s informal guidance note for accounting and finance: [Bulletin 78](#)
- Age Discrimination Remedy – FRAs should alert affected members to the factsheet about ill-health reassessments for Remediable Service Statement (RSS) purposes and to the RSS video on the FPS member website: [Bulletin 78](#)
- Matthews GAD calculator cost sharing - FRAs to complete purchase order form and return to the Bluelight Team by 21 March 2024: [Bulletin 78](#)
- FRAs should note issues raised in Version 2 of the GAD calculator and ensure that they have registered with GAD for access to the calculator interest update files and associated update email notification distribution list: [Bulletin 78](#)
- FRAs should ensure that they are using the most up to date version of the GAD Age Discrimination Remedy tax and contributions calculator (v1.8 was published on 4 March 2024): [Bulletin 79](#)
- FRAs are encouraged to use GAD standalone Interest Calculator when calculating arrears under Age Discrimination Remedy: [Bulletin 79](#)
- FRAs should note the update to the Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) timetable for ill-health pensioners and beneficiaries, and use template letters to inform these priority groups of the status of their RSS: [Bulletin 79](#)
- FRAs and administrators should familiarise themselves with revisions made to the Age Discrimination Remedy guidance on data sharing: [Bulletin 79](#)

## Scheme Managers (continued)

- FRAs should ensure they are using updated version of Matthews GAD calculator which can be found on “Special members of FPS 2006 – GAD calculator” section of FPS Regulations and Guidance website: [Bulletin 79](#)
- FRAs requested to submit Matthews Project Implementation data for period 1 January 2024 to 31 March 2024 by 21 April 2024 (see previous request for data in [Bulletin 77](#)): [Bulletin 79](#)
- FRAs and administrators are requested to use the Bluelight inbox for email correspondence with the Bluelight Team, and to complete a query form when submitting a technical query: [Bulletin 79](#)
- On 25 March 2025, DWP issued a written ministerial statement on pension dashboards which included an update on the publication of connection guidance including the new staging timeline for connecting to pension dashboards, the public pension schemes connection date being 31 October 2025. TPR have provided an update regarding what they expect. Scheme managers should ensure they familiarise themselves with the connection guidance and are ready to connect by the deadline date: [Bulletin 79](#)
- Age Discrimination Remedy – Immediate Choice Remediable Service Statements (IC-RSS) roll-out: FRAs should inform administrators of their choice regarding the possible ways forward, and administrators should use the new IC-RSS templates with appropriate additional wording: [Bulletin 80](#)
- Scheme Managers should familiarise themselves with the Age Discrimination Remedy statutory deadlines and, if not met, ensure this is reported according to the factsheet guidance: [Bulletin 81](#)
- Age Discrimination Remedy – Contingent Decision Guidance for Scheme Managers has been updated (for correction); Scheme Managers should be aware of updated position and report any contingent decision claims and outcome to their Local Pension Board: [Bulletin 81](#)
- Scheme Managers should familiarise themselves with, and follow, the Age Discrimination Compensation Scheme Manager guidance and the Home Office compensation funding guidance: [Bulletin 81](#)
- Scheme Managers should familiarise themselves with the LGA email, 14 May 2024, providing an update on tax treatment of Matthews cases and update administrators of their relevant decision for case processing: [Bulletin 81](#)
- Scheme Managers should ensure that they are using the most up-to-date version of the Matthews GAD calculator: [Bulletin 81](#),
- FRAs and administrators should ensure that they are making members aware of the interim process for the members to make Age Discrimination Remedy related submissions to HMRC: [Bulletin 81](#), and [Bulletin 83](#)
- Age Discrimination Remedy – NS&I rate update: Scheme Managers should ensure the use of updated tax and contributions calculator and supporting documents, and provide updated output where earlier version used: [Bulletin 82](#)
- Age Discrimination Remedy – Data Sharing: Scheme Managers should ensure that age discrimination remedy data requests are responded to in a timely manner, and that contact details are kept up to date: [Bulletin 82](#)
- Age Discrimination Remedy – Immediate Choice RSS: Scheme Managers should consider and communicate with members having regard to “traffic light” categories: [Bulletin 82](#)
- Age Discrimination Remedy – Contingent Decision RSS: Scheme Managers should agree a timeframe for provision of CD RSS: [Bulletin 82](#)

## Scheme Managers (continued)

- Age Discrimination Remedy – Annual Benefit Statement RSS: Scheme Managers are encouraged to support administrators’ involvement in testing of ABS RSS: [Bulletin 82](#)
- Age Discrimination Remedy – Compensation: Scheme Managers should consider how LGA could support a peer working group for compensation claims: [Bulletin 82](#)
- Matthews – Managing expectations: Scheme Managers should assist development of LGA guide by requesting those involved to share appropriate anonymised cases with LGA, and any cases they are struggling with: [Bulletin 82](#)
- Scheme Managers are encouraged to book place on Firefighters’ Pensions AGM, 18 and 19 September 2024: [Bulletin 82](#)
- Scheme Managers should liaise with their administrator to understand the timetable to produce Annual Benefit Statements and report any breaches to the Pensions Regulator: [Bulletin 83](#)
- Scheme Managers should liaise with their administrator to ensure that they are using various means of communication to ensure all members entitled to receive an Annual Benefit Statement Remediable Service Statement do so: [Bulletin 83](#)
- Contingent Decision guidance for scheme managers and members updated following legal advice. Contact LGA for support if cases have been processed using previous guidance: [Bulletin 83](#)
- Scheme Managers should ensure that those involved in the Matthews exercise are aware of coding requirements for accounting/valuation purposes, have accounting discussions with their own auditors, discuss and agree any potential requirements with administrators: [Bulletin 83](#)
- Scheme Managers should request that those involved in the Matthews exercise use the processing priority order agreed by SAB: [Bulletin 83](#)
- Matthews Statutory Deadlines – new factsheet in “Second Options Exercise” section on FPS Regulations and Guidance website. Scheme Managers should gain assurance that deadlines are adhered to. Failure to adhere to a deadline would constitute a breach of law and must be reported to the Local Pension Board and, if of material significance, to the Pensions Regulator: [Bulletin 83](#)
- GAD have requested that FRAs provide membership data extracts for the FPS Valuation 2024 no later than 1 December 2024. Scheme managers should ensure that high quality, timely data is shared with the administrator who will be providing the extracts: [Bulletin 84](#)
- Age Discrimination Remedy – Treasury Directions (tax relief on contributions for active members) to be amended. LGA paper setting this out shared with scheme managers on 20 August 2024 and response requested if **not** content with suggested approach: [Bulletin 84](#)
- Age Discrimination Remedy – Treasury Directions (tax relief on contributions for active members) to be amended. HMT have confirmed that scheme managers may implement amended Directions in advance of them being laid: [Bulletin 84](#)
- Age Discrimination Remedy – ABS-RSS statutory deadlines: failure to comply with providing a rolled back ABS by 31 August 2024. Scheme managers should ensure statutory deadlines are adhered to and any breaches recorded and reported to TPR: [Bulletin 84](#)
- TPR General Code – reminder that Scheme Managers should not delay reviewing their compliance: [Bulletin 84](#)
- McCloud compensation arrangement claims for Q2 FY24/25 – Home Office email to FRA finance contacts re claims for legitimate expenditure. Managers should prepare to submit data by deadline 31 October 2024: [Bulletin 85](#)

## Scheme Managers (continued)

- Matthews – project implementation data request for period 1 July 2024 to 30 September 2024; FRAs to complete return and submit by 19 October 2024: [Bulletin 85](#)
- Matthews – GAD calculator; Manual case update. Scheme managers should gather information as instructed. Further instructions will follow shortly: [Bulletin 85](#)
- TPR have started their Pensions Dashboards Nudge Campaign – email sent to scheme managers in July giving connection date, plus a link for two additional contacts to receive information from TPR. Scheme managers and Local Pension Boards should familiarise themselves with the TPR guidance and their duties: [Bulletin 85](#)
- Age Discrimination Remedy – Tax treatment for top up death benefits. Scheme managers and administrators should be aware of this and confirm the tax position with beneficiaries: [Bulletin 86](#)
- Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) rollout – scheme managers position on offsetting cases: [Bulletin 86](#)
- Age Discrimination Remedy – Immediate Choice Protected members – reminder of legal requirement for sending Remediable Service Statement. Scheme managers should ensure production of such statements: [Bulletin 86](#)
- Age Discrimination Remedy – Interest payments. Scheme managers and administrators should ensure members are directed to member FAQs on the FPS member website: [Bulletin 86](#)
- Age Discrimination Remedy – Contingent Decisions (authorised absence). Scheme managers requested to provide information to Bluelight Pensions Team by 13 December 2024: [Bulletin 86](#)
- Age Discrimination Remedy – new supporting document: “Age discrimination remedy – Scheme manager guidance. Interest process – FPS1992”: [Bulletin 86](#)
- Scheme managers are encouraged to direct members to the Matthews – Fire and Rescue Services Association/LGA podcast, September 2024, giving an overview of second options exercise: [Bulletin 86](#)
- Matthews – Clarification on outstanding HMRC issues. Scheme managers and administrators should ensure that they have read the relevant emails and have taken the appropriate actions: [Bulletin 86](#)
- The Scheme Advisory Board is requesting monthly information from FRA scheme managers on the number of Remediable Service Statements issued to members: [Bulletin 86](#), and [Bulletin 87](#)
- Eversheds Pensions Dashboards Speedbrief – a “To do” document which sets out some key steps for scheme managers and includes data considerations: [Bulletin 86](#)
- The Pensions Regulator is sending out to scheme managers two surveys regarding readiness for pensions dashboards in the period leading up to their “connect by” date. Scheme managers are encouraged to complete and submit these surveys: [Bulletin 86](#)
- Age Discrimination Remedy – Public Service Pensions Remedy (PSPR) Scheme Pays Election – HMRC message and relevant documents emailed by Bluelight Pensions Team, 1 October 2024, to scheme managers and administrators. Scheme managers should ensure their Single Point of Contact (SPoC) is aware of new process and agree internal processes: [Bulletin 86](#)

## Scheme Managers (continued)

- Matthews - scheme managers should progress with payments to survivors of retained firefighters who are eligible under 2006 Scheme rules: [Bulletin 87](#)
- Age Discrimination Remedy – new version of GAD tax and contributions calculator. scheme managers should ensure the correct version is being used: [Bulletin 87](#)
- Reduction in NS&I Direct Saver interest rates will affect calculations where these rates are used. Scheme managers and administrators will need to ensure correct rate is used in quotes to members: [Bulletin 87](#)
- Immediate Detriment – Memorandum of Understanding and Framework for managing cases (see Bulletin 50). Bluelight Pension Team reviewing position and guidance and recommend that no action yet be taken but request that they be informed of any approaches by members in the meantime: [Bulletin 87](#)
- Age Discrimination Remedy – Scheme Manager guidance on remediable powers to reduce or waive liabilities arising from remedy: [Bulletin 87](#)
- GAD to release updated Matthews calculator (version 2.5) in December 2024. Scheme managers should recalculate any relevant cases: [Bulletin 87](#)
- GAD currently updating factors relating to Matthews second exercise election, expected to be available in 2025. Scheme managers should wait for updated factors before processing relevant cases: [Bulletin 87](#)
- Home Office consultation, published 20 November 2024, on proposed amendments to the Firefighters’ Pension Scheme (England) Regulations 2014 – updates to Member Contribution Structure. Home Office hosting two drop-in sessions. Consultation ends 29 January 2025. Scheme managers encouraged to discuss with relevant areas of their FRA: [Bulletin 87](#)
- SAB levy 2024-25 – request for Purchase Order numbers: Scheme managers should arrange for relevant form to be returned to Bluelight Pensions Team by 2 December 2024, with a valid purchase order number made payable to the “Improvement and Development Agency”: [Bulletin 87](#)
- Budget 2024 – scheme managers should review the consultation document on extending inheritance tax to pension scheme death benefits and consider responding: [Bulletin 87](#)
- Age discrimination remedy; change to NS&I Direct Savers rate (3.75% to 3.50%), 20 December 2024, which will affect calculations where NS&I rate used. Scheme managers should ensure updates of relevant calculator: [Bulletin 88](#)
- Annual Benefit Statement - Remediable Service Statement (ABS-RSS) – readiness questions. Scheme managers should ensure that they are prepared and have discussed relevant points with administrators: [Bulletin 88](#)
- When producing the Annual Benefit Statement - Remediable Service Statements (ABS-RSS) Scheme managers and administrators should direct members to the set of ABS-RSS FAQs added to the FPS member website: [Bulletin 88](#)
- Scheme managers should ensure that those involved with the Matthews exercise are aware of the updated version of the GAD calculator published in “Special members of the FPS 2006 – GAD calculator” section of the restricted area of the FPS Regulations and Guidance website: [Bulletin 88](#)
- Home Office published, 23 December 2024, a consultation on policy changes for the Matthews second options exercise – deadline for responses 17 February 2025. Scheme managers, administrators and Local Pension Boards are encouraged to review consultation and draft a response accordingly : [Bulletin 88](#)

## Scheme Managers (continued)

- Matthews – project implementation data request for period 1 October 2024 to 31 December 2024. Updated data collection spreadsheet will be issued, including GAD request for some additional information. Scheme managers to complete and return by 17 January 2025: [Bulletin 88](#)
- Level 2 Award in Pensions Essentials (APE) Qualification in partnership with Barnett Waddingham, aimed at those new to pensions (not FPS specific). Scheme managers should contact Bluelight Pensions Team if interested in registering employees on this qualification course: [Bulletin 88](#)
- Age Discrimination Remedy and Pensions Saving Statements – emails from Bluelight Pensions Team regarding concerns over self-assessment in respect of pensions tax payable by 31 January 2025, and response from HMRC. Scheme Managers should ensure they have read both emails and carried out or delegated recommended actions: [Bulletin 89](#)
- Age Discrimination Remedy – Remediable Service Statements statutory deadlines. Scheme Managers and administrators should discuss points raised and actions they need to take to communicate with members: [Bulletin 89](#)
- Age Discrimination Remedy – Contribution Adjustments. Scheme Managers should ensure affected members are communicated with regarding payment of contribution adjustment, ahead of the issue of Remediable Service Statements: [Bulletin 89](#)
- Age Discrimination Remedy – Remediable Service Statements Data request. Scheme Advisory Board would like to receive completed RSS Spreadsheet by 9<sup>th</sup> of every month (see also [Bulletin 86](#)). Scheme Managers should liaise with administrators to obtain RSS data: [Bulletin 89](#)
- Matthews - Manual cases update (see also [Bulletin 86](#)). Scheme Managers should ensure that any Matthews manual cases are referred to GAD alongside data being assembled: [Bulletin 89](#)
- 2024 valuation data update – submission of movement data, and Matthews election data. Scheme Managers should ensure that remaining (movement) valuation extract tables have been provided to GAD by 28 February 2025: [Bulletin 89](#)
- Scheme Managers are encouraged to allow employees to attend relevant training on offer – see new Training and Development section on FPS Regulations and Guidance website: [Bulletin 89](#)
- Remediable Service Statements readiness. Scheme managers and administrators should consider: What is reasonable? Section 29(10)b of PSPJOA 2022. What is likely to be a breach? Good communication with members. Internal Dispute Resolution Procedure: [Bulletin 90](#), and [Bulletin 91](#)
- Promotional documents have been produced to help Scheme Managers publicise FPS 2015 to members: factsheet on “FPS 2015” section of the FPS Member website and slides published on the “Training Guides” section of the FPS Regulations and Guidance website: [Bulletin 90](#)
- New dates announced for induction training, ill-health retirement training, and Internal Dispute Resolution Procedure training. Scheme managers are encouraged to allow employees to attend where it will help with their role and ongoing development: [Bulletin 90](#)
- Issue of Remediable Service Statements (RSS) – clarification of actions to be taken by administrators and Scheme Managers in the event of a breach if statutory deadline not met: [Bulletin 91](#)
- Importance of good communication with members regarding Remediable Service Statements (see also [Bulletin 90](#)): [Bulletin 91](#)

## Scheme Managers (continued)

- Scheme Managers should ensure that their administrators are using correct prospective and retrospective divorce guidance for age discrimination cases: [Bulletin 91](#)
- Changes in NS&I Direct Saver interest rates. Scheme Managers should ensure relevant calculators are updated. (Historical rates shown on NS&I webpage under “Direct Saver” tab): [Bulletin 91](#)
- New version of GAD Matthews 2 calculator reflecting 2024/25 pension increases – Scheme Managers should ensure those involved in Matthews exercise are aware of this: [Bulletin 91](#)
- 2025 Training and Development: Scheme Managers are encouraged to allow their employees to attend training sessions on offer where it will help with their role and ongoing development: [Bulletin 91](#)
- Scheme Managers should check that the Pensions Regulator holds their correct contact details (a nominee rather than a general email address): [Bulletin 91](#)
- Contingent decisions – opted out service reinstatement pause. Home Office conducting review of legislation to determine what groups of members can reinstate opted out service to FPS 1992. Scheme Managers should notify Bluelight Pensions Team asap if affected cases identified: [Bulletin 92](#)
- Age Discrimination Remedy. Draft GAD guidance on retrospective divorce cases issued to administrators and software suppliers in March and April 2025. Final version of GAD guidance on prospective divorce cases issued to administrators and software suppliers on 24 March 2025 and published in “Divorce (pension debits and credits)” section of FPS Regulations and Guidance website. Scheme Managers should ensure their administrators are using correct guidance: [Bulletin 92](#)
- The Public Service Pensions (Exercise of Powers, Compensation and Information) (Amendment) Directions 2025 came into force from 30 April 2025 (tax relief on pension contributions paid under pension remedy - see also Bulletin 84). Scheme Managers should assess position, implement amendments and notify their administrator if they chose not to adopt earlier LGA recommendation on this issue: [Bulletin 92](#)
- On 4 April 2025, GAD published version 2.7.0 of the Matthews 2 GAD calculator and user guidance. Available on the “Special members of FPS 2006 – GAD Calculator” section of the FPS Regulations and Guidance website. Scheme Managers should ensure correct version is being used. (LGA advise that local versions of calculator should not be made): [Bulletin 92](#)
- Home Office emailed claim administrators/certifiers on 24 April 2025 to remind them that DELTA form for top-up grant went live on 1 April 2025. Scheme Managers should ensure return completed by 16 May 2025: [Bulletin 92](#)
- Scheme Managers should ensure that their claim administrators/certifiers have provided to GAD, by 2 May 2025, completed bulk input data for Matthews elections: [Bulletin 92](#)
- The Pensions Dashboards Programme recently updated the following guidance: Standards; Connecting using a third party; Change of connection plans; Dashboards Forum – PDP update and focus on registration codes. Scheme Managers should review the guidance and share with parties who are implementing dashboards for their Authority: [Bulletin 92](#)
- TPR launched, 11 April 2025, their Pensions Dashboards industry social media campaign including a toolkit giving a full briefing and suggested content and supporting images for newsletters and social media. There are 5 actions which TPR wants Scheme Managers to take: [Bulletin 92](#)

## Scheme Managers (continued)

- TPR Nudge Campaign – Scheme Managers can expect to receive Dashboards Nudge Four email one month before their connect-by date, highlighting requirements and TPR’s expectations as to where authorities will be in Dashboards implementation: [Bulletin 92](#)
- Pensions Dashboards – to help answer questions and raise awareness about Registration codes, TPR have published a hot topics article about the codes and how to use them. Scheme Managers should review the article and share with the relevant parties who are implementing Dashboards for their Authority: [Bulletin 92](#)
- TPR and the Pension Scams Action Group (PSAG) announced in a press release, 9 April 2025, that they have developed a new tool using artificial intelligence (AI) to detect scam websites: [Bulletin 92](#)
- Reminder and guidance re Age Discrimination Interest Process: [Bulletin 93](#)
- Scheme Managers and administrators should update their data protection impact assessment on connecting to the Pensions Dashboards ecosystem, as required: [Bulletin 93](#)
- HMRC offsetting guidance (The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2025): Appendix A of HMRC’s June 2025 newsletter sets out process to report the recovery for the unauthorised payments charge. Spreadsheets published in “Age Discrimination Remedy – useful information” section of the FPS Regulations and Guidance website. Scheme managers should ensure they are aware of this process for affected cases: [Bulletin 94](#)
- When HMRC reference “scheme administrator” as defined by s270 of the Finance Act 2004, this is the equivalent of what is defined under regulation 4 of the Firefighters’ Pension Scheme Regulations 2014 as the “scheme manager”: [Bulletin 94](#)
- Age Discrimination Remedy: Annual Benefit Statement Remediable Service Statement (ABS-RSS) 2024 and 2025 production – Scheme Managers should discuss with their administrators the cut-off point to produce the 2024 statements in order to facilitate the production of the 2025 statements: [Bulletin 94](#)
- Pension Dashboard resources: Slide pack and checklist published on “Guides and sample documents” section of FPS Regulations and Guidance website, under “Pensions Dashboard” drop down; they contain key points and questions to assist Scheme Managers (and others): [Bulletin 94](#)
- Age Discrimination Remedy – contingent decisions for opted-out members. Further update from MHCLG which also asks for volunteers for a working group led by MHCLG. Scheme managers are encouraged to be involved in the working group: [Bulletin 95](#)
- Contingent decisions for opted-out members – GAD would like to know how many are affected by this issue. Scheme managers are asked to provide details to the Bluelight Pensions Team, by 15 August 2025, of how many CD claims they have received: [Bulletin 95](#)
- New GAD Matthews 2 template for historic non-basic rate taxpayers to be used in “refer to GAD” cases. Scheme Managers must populate and share this template when providing details for new “refer to GAD” cases of this type via the secure Egress portal: [Bulletin 95](#)
- Injury pensions – clarification of pay which should be used in calculation of injury gratuities and injury pensions. Scheme Managers and administrators should ensure any websites, guidance and processes reflect this: [Bulletin 95](#)
- Firefighters’ Pensions Conference (AGM). Programme details. Bookings now open on LGA Events page. Scheme Managers and administrators are encouraged to attend: [Bulletin 95](#), and [Bulletin 96](#)

## Scheme Managers (continued)

- New version of McCloud tax and contributions calculator published in “Age Discrimination Remedy – GAD Tax and Contribution Calculator” section of FPS Regulations and Guidance website. Scheme Managers should ensure most up to date version is being used: [Bulletin 96](#)
- New website index of resources available on FPS Regulations and Guidance website which support Scheme Managers in their role in implementing age discrimination remedy: [Bulletin 96](#)
- On 28 August 2025, the Pensions Regulator launched their new Pensions Dashboards connection campaign, targeting schemes due to connect over coming months to continue to drive improved awareness and understanding of what Scheme Managers need to do: [Bulletin 96](#)
- Contingent decisions for opted-out members – updated Scheme Manager guidance has been added to the Retrospective Remedy section of the FPS Regulations and Guidance website: [Bulletin 97](#)
- GAD has released version 2.8 of the Matthews calculator to correct certain pensions increase issues; previous versions must no longer be used. Scheme Managers should ensure all involved in the Matthews exercise are aware of this and review whether any previous statements/payments need to be revisited: [Bulletin 97](#)
- Matthews – project implementation data request for period 1 July 2025 to 30 September 2025; FRAs to complete return (use link “Project Implementation data request” for new template) and submit by 22 October 2025: [Bulletin 97](#)
- Offsetting of Unauthorised Payments - HMRC have updated Reporting Template and Guidance. Scheme Managers should ensure the necessary people are aware of this: [Bulletin 98](#)
- GAD has updated the Matthew Manual Cases note to extend the list of “Cases to be referred to GAD” to include those subject to a Pension Sharing Order, Earmarking Order or Tax Charge Debits (Scheme Pays). Scheme Managers must ensure staff processing cases are familiar with the Manual Cases note: [Bulletin 98](#)
- The Pensions Regulator sent scheme return notices to public sector scheme managers in October 2025, to be completed and returned within six weeks of receipt. LGA’s view that incomplete Matthews records should be included within the data scoring: [Bulletin 98](#)
- Several Matthews manual case category individuals have contacted GAD directly; FRAs are asked to manage the messaging regarding these cases to dissuade them from doing this: [Bulletin 99](#)
- Scheme Managers are invited to inform Bluelight Pensions Team of any specific areas of pensions training that they would like to see: [Bulletin 99](#)
- Following publication of the Pension Regulator’s revised data quality guidance, PASA has published new data quality guidance and a data improvement plan template: [Bulletin 99](#)
- The Pensions Regulator has released revised member data quality guidance bringing all its data-related resources together in one place. Scheme Managers are encouraged to review the guidance: [Bulletin 99](#)
- Deemed elections – action that may be required from Scheme Managers where a member does not respond to their Immediate Choice Remediable Service Statement (ICRSS) within the statutory timeframe: [Bulletin 101](#)
- Member contribution review – Scheme Manager and Payroll guidance published in “Guides and sample documents” section of the FPS Regulations and Guidance website: [Bulletin 102](#)

## Scheme Managers (continued)

- GAD v3.00 Sargeant/McCloud tax and contribution calculator – problem which will produce incorrect result for certain firefighters. GAD to issue revised version. Scheme Managers should identify affected cases and pause use of current calculator: [Bulletin 103](#)
- GAD have released an updated version of the user guide for the Sargeant/McCloud Remedy contribution adjustment calculator. It can be found in the “Age Discrimination Remedy – GAD Tax and Contribution Calculator” section of FPS Regulations and Guidance website. Scheme Managers should ensure the correct guide is being used: [Bulletin 103](#)
- GAD will be releasing a new version of the Matthews 2 calculator, to reflect 2025/26 Pensions Increase, at the beginning of April 2026. Scheme Managers should ensure the correct version is used: [Bulletin 103](#)

## Service

- Effect of The Parental Bereavement Leave and Pay (Consequential Amendments to Subordinate Legislation) Regulations 2020: [Bulletin 30](#)
- “Purchase” of additional service in legacy final salary arrangements, entered into before 1 April 2022, permitted to continue under age discrimination remedy arrangements: [Bulletin 55](#)
- Service history data for transitional FPS 2015 members – administrators must be informed of any unpaid breaks in service: [Bulletin 59](#)
- Factsheet “Age discrimination remedy – Guide to eligibility” explains the four conditions set out in the Public Service Pensions and Judicial Offices Act 2022, which must be met for service to be considered “remediable”: [Bulletin 60](#)
- Potential industrial action – effect on pension rights: [Bulletin 61](#), and [Bulletin 65](#)
- The Firefighters’ Pensions (Remediable Service) Regulations 2023 [SI 2023/843] come into effect from 1 October 2023: [Bulletin 71](#)
- Concurrent service – interbrigade transfers. As Scheme regulations do not support the aggregation of concurrent service it is recommended FRAs should agree a mutually acceptable transfer date which avoids a break or overlap in service: [Bulletin 73](#), and [Bulletin 75](#)
- Members’ short guide to FPS 2015 has been updated in order to explain that the regulations do not support aggregation of concurrent service; added to “Guides and sample documents” section of FPS Regulations and Guidance website: [Bulletin 75](#)
- The Firefighters’ Pension Scheme (England) (Amendment) Regulations 2024 [SI 2024/170] make provision for unpaid carer’s leave: [Bulletin 78](#), and [Bulletin 79](#)
- The Neonatal Care Leave and Pay (Consequential Amendments to Subordinate Legislation) Regulations 2025 [SI 2025/201] come into force on 6 April 2025 and treat neonatal leave similarly to most other types of child-related leave: [Bulletin 90](#)
- Contingent decisions – opted out service reinstatement pause. Home Office conducting review of legislation to determine what groups of members can reinstate opted out service to FPS 1992: [Bulletin 92](#)

## Special Members – FPS 2006

- National Insurance rebates for Special Members of FPS 2006 (Modified): [Bulletin 2](#)
- Backdated elections to FPS 2006 (Special Members): [Bulletin 3](#)
- National Insurance rebates for Special Members of FPS 2006 (Modified) – further clarification: [Bulletin 3](#)
- Commutation factors – modified members: [Bulletin 4](#)
- Rebate of NI for retained modified members: [Bulletin 4](#)
- Settlement Lump Sum (Special Members): [Bulletin 8](#)
- FPS 2006 (Special Members) workshop – link to slides: [Bulletin 8](#)
- Tax relief claims – LGA FAQ factsheet to assist FRAs with response to HMRC request: [Bulletin 11](#)
- TPO cases under consideration include individuals who missed deadline to elect for special membership: [Bulletin 13](#)
- Claims for refunds of NICs: [Bulletin 24](#)
- Revised GAD factors for Non-Club Transfer-In cases (FPS 2006 Special Members): [Bulletin 25](#)
- Claims for refunds of NICs: [Bulletin 29](#)
- Claims for refunds of NICs – reminder: [Bulletin 33](#)
- Second options exercise for retained firefighters; those employed before 1 July 2000 may elect to become a special member: [Bulletin 38](#)
- LGA factsheet about background to the introduction of special members of FPS 2006: [Bulletin 38](#)
- Tax relief requests – HMRC have completed investigations and no further action required of FRAs (nor should members be directly contacted by HMRC): [Bulletin 39](#)
- Extension of conversion factors for FPS 2006 transferred-in service credit (standard to special membership): [Bulletin 41](#)
- Matthews – second options exercise. Memorandum of Understanding and Information Factsheet: [Bulletin 55](#), and [Bulletin 66](#)
- Coffee morning presentation, 22 March 2022 – “Matthews and the 2023 options exercise”: [Bulletin 55](#),
- Matthews – second options exercise. Additional data requested from FRAs: [Bulletin 56](#), and [Bulletin 57](#)
- Matthews – Home Office draft document outlining lessons learned from first special members options exercise. Feedback to Bluelight team welcomed: [Bulletin 58](#)
- Coffee morning presentation 28 June 2022 – Matthews, lessons learned: [Bulletin 58](#)
- Special members corrective action; FRAs should ensure that all leavers and optants out are given option to pay contributions under first options exercise: [Bulletin 59](#)
- Coffee morning presentation 12 July 2022 – General update: Matthews, scheme valuations and SAB remedy engagement: [Bulletin 59](#)
- SAB collaboration sessions on the Matthews remedy; Matthews Technical Working Group; Matthews Project Implementation Document: [Bulletin 61](#), and [Bulletin 69](#)
- Coffee morning presentation 27 September 2022 – Matthews communications: [Bulletin 61](#)
- Matthews – additional commentary on FPS member website, additional text added to second options form for completion by members, and new letter templates for “in scope” and “out of scope” retained firefighters: [Bulletin 62](#)

## Special Members – FPS 2006 (continued)

- Coffee morning presentation 11 October 2022 – General Update on Matthews and 2015 remedy project management: [Bulletin 62](#)
- “Case Law Update”, Weightman’s presentation slides, FPS AGM 2022, Day Two: [Bulletin 62](#)
- LGA request to FRAs for immediate information where Employment Tribunal claims are brought on behalf of retained firefighters regarding service aggregation issues: [Bulletin 64](#)
- Age discrimination remedy – ill-health factsheet on reassessment of cases (see Bulletins 63 and 64) updated to include FPS 2006 special members: [Bulletin 65](#)
- Template member consent letter for scenarios 1,2,7 and 9, as referred to in ill-health factsheet, added to Retrospective Remedy webpage: [Bulletin 65](#)
- Factsheet to help FRAs identify work which should be undertaken before Matthews legislation comes into force: [Bulletin 66](#)
- Home Office consultation, 31 March 2023 to 9 June 2023, on proposed changes to Firefighters’ Pension Scheme (England) 2006 to provide further remedy access to the modified section of FPS 2006: [Bulletin 68](#), and [Bulletin 70](#)
- Poster designed to publicise Matthews second option exercise available on Special Member page of FPS Regulations and Guidance website – FRAs to personalise: [Bulletin 68](#)
- HMRC email sent to FRAs requesting further information about National Insurance refunds for retained firefighters’ retrospective entry into FPS; further clarity about this in First Options Exercise resource area of the FPS Regulations and Guidance website: [Bulletin 68](#)
- Coffee morning presentation 11 April 2023 – Home Office Matthews consultation: [Bulletin 68](#)
- SAB collaboration session on Matthews remedy: [Bulletin 69](#)
- LGA and SAB responses to consultation on proposed changes to Firefighters’ Pension Scheme (England) 2006 in respect of retained firefighters (see [Bulletin 68](#)): [Bulletin 70](#)
- Coffee morning presentation 6.2.2023 – (GAD) Matthews second exercise: FRA Calculator: [Bulletin 70](#)
- SAB have commissioned GAD to produce a benefit calculator for FRAs to use in the Matthews Second Options exercise: [Bulletin 71](#)
- SAB Cost Effectiveness Committee met on 25 July 2023 to discuss draft assumptions for 2020 valuation: [Bulletin 71](#)
- Coffee morning presentation 11 July 2023 – LGA update: Retrospective remedy and Matthews second options exercise: [Bulletin 71](#)
- Following consultation (see Bulletins [68](#) and [70](#)), The Firefighters’ Pension Schemes (England) (Amendment) Order 2023, providing further access to the modified scheme for retained firefighters, came into effect on 1 October 2023: [Bulletin 73](#), and [Bulletin 74](#)
- To assist FRAs with Matthews second option exercise, template letters and guidance are available on “Special Members of FPS 2006” page of the FPS Regulations and Guidance website: [Bulletin 73](#), [Bulletin 74](#), [Bulletin 75](#), and [Bulletin 76](#)

## Special Members – FPS 2006 (continued)

- FRAs should ensure that they comply with disclosure requirements by ensuring they send the appropriate letter to Matthews eligible members no later than 31 December 2023: [Bulletin 73](#)
- Update of RDS Employee Informal Guidance document (see [Bulletin 73](#)) to include further information on tax: [Bulletin 74](#)
- Matthews second option exercise – Data Sharing Agreement (DSA) uploaded to “Special Members of FPS 2006” page on FPS Regulations and Guidance website: [Bulletin 74](#)
- Matthews second option exercise – additional wording for FRA’s existing privacy notice: [Bulletin 74](#)
- FPS coffee morning presentation 4 October 2023 – Matthews implementation and GAD calculator update: [Bulletin 74](#)
- Further to Matthews implementation and GAD calculator update, a new “Special members of FPS 2006 – GAD calculator page” has been created and accessible via restricted area of FPS Regulations and Guidance website. (GAD has provided an input and output specification document, and data input template for bulk cases): [Bulletin 74](#)
- FPS coffee morning presentation 31 October 2023 – Matthews GAD calculator launch and demo: [Bulletin 74](#)
- Matthews – corrective action process: [Bulletin 74](#)
- Matthews – pay assumption: [Bulletin 74](#)
- Matthews – reference pay: [Bulletin 74](#)
- Matthews – individual who defaulted on payments in first options exercise: [Bulletin 74](#)
- Matthews: GAD calculator and user guide added to “Special members of FPS 2006 – GAD calculator” webpage in the member area of FPS Regulations and Guidance website: [Bulletin 75](#)
- Matthews – certain deceased members are not covered by remedy regulations. Home Office is considering this and will provide update in due course. FRAs should keep any such cases pending: [Bulletin 75](#)
- Matthews monitoring and reporting – Home Office and GAD have confirmed that there are some key areas in respect of which they will require FRAs to provide statistics: [Bulletin 75](#), and [Bulletin 77](#)
- Matthews supporting documents published: Member FAQs added to FPS Member website, and spreadsheet setting out retained firefighter pay rates 1977 to 2023 added to the “Firefighter Pay Scales” section of FPS Regulations and Guidance website: [Bulletin 75](#)
- Matthews consequential loss claims – data requested by members should be easily accessible for FRAs as it will have been captured in the original calculator output document: [Bulletin 75](#)
- Matthews – deceased members. Template letters regarding death grants/additional death grants and application forms added to “Special members of the FPS 2006” section of FPS Regulations and Guidance website: [Bulletin 76](#)
- Matthews supporting documents - Individual Statement of Details added to “Special Members of the FPS 2006” section of FPS Regulations and Guidance website: [Bulletin 76](#), and [Bulletin 78](#)

## Special Members – FPS 2006 (continued)

- Matthews – failure to trace eligible individuals by disclosure deadline may result in breach of law which should be reported to the Pensions Regulator: [Bulletin 76](#)
- The Police and Firefighters’ Pensions (Remediable Service) (Amendment) Regulations 2024, which came into force on 9 February 2024, update Regulation 51A (entitlement to ill-health benefits) of The Firefighters’ Pensions (Remediable Service) Regulations 2023 to include provisions for special members: [Bulletin 77](#)
- FRAs asked to provide Matthews Project implementation data to Bluelight Team by 21 February 2024, using Opt-Out Data spreadsheet: [Bulletin 77](#)
- FRAs should respond, by 5 April 2024, to the request they have received from HMRC for information relating to the Matthews exercise and National Insurance: [Bulletin 77](#)
- Second version of Matthews calculator (see Bulletin 75) available on 1 February 2024 on “Special members of FPS 2006 – GAD calculator” section of FPS Regulations and Guidance website together with updated user guide and new query log: [Bulletin 77](#)
- Matthews cases not covered by GAD calculator – a process for dealing with manual cases is under development: [Bulletin 77](#)
- HMRC Pension Schemes Newsletter 155 contains information about adjusting contracted-out status and National Insurance refunds for retained firefighters who elect to backdate membership of FPS: [Bulletin 77](#)
- New query logs have been set up. These include “Matthews technical query log” and “Matthews GAD calculator query log”. They can be found in the member restricted area of the FPS Regulations and Guidance website: [Bulletin 77](#), [Bulletin 78](#), and [Bulletin 80](#)
- Matthews GAD calculator cost sharing – request for completed purchase order form to be returned to Bluelight Team by 21 March 2024: [Bulletin 78](#)
- Matthews GAD calculator Version 2 corrections – updated calculator and user guide; some reprocessing of cases may be necessary. FRAs should register with GAD for updates: [Bulletin 78](#)
- Matthews – Statement of Details documents updated to reflect feedback, available on “Special Members of FPS 2006” section of FPS Regulations and Guidance website: [Bulletin 78](#)
- Home Office letter, 6 February 2024, to Chief Fire Officers and Finance Directors regarding funding position for 2024/2025 refers to additional one-off grant that will be shared between FRAs to help with increased administration costs due to Sargeant and Matthews remedies: [Bulletin 78](#)
- The Matthews GAD calculator query log (see Bulletin 77) can now be accessed through a new tab “Calculator query log” in the “Special members of FPS 2006 – GAD calculator” section of the FPS Regulations and Guidance website: [Bulletin 78](#), and [Bulletin 80](#)
- GAD email contact for queries relating to GAD calculators for Matthews: [Bulletin 78](#)
- Matthews GAD calculator revised to address certain issues; details can be found on “Special members of FPS 2006 – GAD calculator” section of FPS Regulations and Guidance website, together with updated guidance: [Bulletin 79](#)
- Access to the Matthews technical query log and Matthews GAD calculator query log. Also GAD email contact details for queries relating to calculator: [Bulletin 79](#), and [Bulletin 80](#)
- FPS Coffee morning presentation 7 March 2024 – Matthews, treatment of death cases: [Bulletin 79](#)

## Special Members – FPS 2006 (continued)

- FPS Coffee morning presentation 19 March 2024 – GAD Matthews calculator: [Bulletin 79](#)
- FRAs requested to submit Matthews Project Implementation data for period 1 January 2024 to 31 March 2024 by 21 April 2024 (see previous request for data in [Bulletin 77](#), and extended request in [Bulletin 82](#)): [Bulletin 79](#)
- Annual Managed Expenditure (AME) pensions top up grant – uplifts re Matthews and Sergeant; Home Office emails 7 May 2024 and 13 May 2024 to FRAs, giving details of uplifts: [Bulletin 81](#)
- Matthews GAD calculator and guidance revised. Summary of fixes on “Special members of FPS 2006” section of FPS Regulations and Guidance website: [Bulletin 81](#)
- LGA email, 14 May 2024, provides update on tax treatment of Matthews cases: [Bulletin 81](#)
- New page “Special members of the FPS 2006 Regulations” added to the FPS Regulations and Guidance website: [Bulletin 82](#)
- Matthews – managing expectations within legislative timeframe. FRAs are requested to share appropriate anonymised cases which fit LGA’s list of outstanding scenarios for inclusion in a guide which they are developing: [Bulletin 82](#)
- Matthews – clarification on application of interest: [Bulletin 82](#)
- Matthews – project implementation data request (see earlier request in [Bulletin 79](#), now extended). Additional fields added to collection spreadsheet to provide information for GAD: [Bulletin 82](#)
- Matthews – GAD calculator bulk upload. Further to several requests, GAD providing an hour’s session on 10 July 2024: [Bulletin 82](#)
- Matthews – template letter to send to out of scope members who have made contact with FRA following receipt of solicitors’ letter: [Bulletin 82](#)
- Matthews guide to processing cases: support material on “Special Members of FPS 2006 – GAD Calculator” page of FPS Regulations and Guidance website. Documents will evolve with continuing assistance from FRAs providing anonymised examples: [Bulletin 83](#), and [Bulletin 87](#)
- Matthews – GAD published, 12 July 2024, a revised calculator which fixes certain issues, and updated their guidance: [Bulletin 83](#)
- Matthews Expression of Interest forms. FRAs should consider sending out reminders possibly using Royal Mail’s track and trace service for proof of delivery (keeping account of any costs incurred): [Bulletin 83](#)
- Matthews – coding of payments for accounting/valuation purposes – areas which need to be considered: [Bulletin 83](#)
- Matthews – processing priority order agreed by SAB: [Bulletin 83](#)
- Matthews Statutory Deadlines – new factsheet in “Second Options Exercise” section on FPS Regulations and Guidance website. Failure to adhere to a deadline would constitute a breach of law and must be reported to Local Pension Board and, if of material significance, to the Pensions Regulator: [Bulletin 83](#)
- Coffee morning presentation 9 July 2024 – Statutory Deadlines, Sergeant and Matthews Remedy: [Bulletin 83](#)
- Matthews – clarification on outstanding HMRC queries: treatment of tax on interest, pension arrears arriving in a single year, and additional lump sum paid outside 12 months: [Bulletin 84](#), and [Bulletin 86](#)
- Matthews – Employer Guide updated to extend information about payments in respect of deceased firefighters: [Bulletin 84](#), and [Bulletin 87](#)

## Special Members – FPS 2006 (continued)

- Matthews – tax on death grant lump sums. Explanation: [Bulletin 84](#)
- Matthews – GAD calculator manual cases. Bluelight Team seeking FRA voluntary assistance in sharing higher tier ill health cases to assist GAD in testing the process: [Bulletin 84](#)
- Coffee morning presentation, 8 August 2024 – Matthews: GAD note and other topical items including FOI requests: [Bulletin 84](#)
- Matthews – project implementation data request for period 1 July 2024 to 30 September 2024; FRAs to complete return and submit by 19 October 2024: [Bulletin 85](#)
- Matthews – GAD calculator; Manual case update. Scheme managers should gather information as instructed. Further instructions will follow shortly: [Bulletin 85](#)
- SAB meeting 12 September 2024. Home Office update – Matthews Policy: [Bulletin 85](#)
- Matthews – Fire and Rescue Services Association/LGA podcast, September 2024, giving overview of second options exercise: [Bulletin 86](#)
- Matthews – Clarification on outstanding HMRC issues: [Bulletin 86](#)
- Matthews – Communication with members: [Bulletin 86](#)
- Matthews – Manual Cases update: GAD and live trial: [Bulletin 86](#), and [Bulletin 89](#)
- Coffee morning presentation 22 October 2024 – Matthews update: [Bulletin 86](#)
- New examples added to Matthews guide to processing cases (see also Bulletin 83): [Bulletin 87](#)
- GAD to release updated Matthews calculator (version 2.5) in December 2024: [Bulletin 87](#)
- GAD currently updating factors relating to Matthews second exercise election, expected to be available in 2025: [Bulletin 87](#), and [Bulletin 102](#)
- Matthews – an updated version of the GAD calculator has been published in “Special members of the FPS 2006 – GAD calculator” section of the restricted area of the FPS Regulations and Guidance website: [Bulletin 88](#)
- Matthews – Home Office published, 23 December 2024, a consultation on policy changes for the Matthews second options exercise – deadline for responses 17 February 2025: [Bulletin 88](#), [Bulletin 90](#), and [Bulletin 100](#)
- Matthews – arrears of pension and tax payable. Amendments made to supporting documents published in “Second options exercise” section of FPS Regulations and Guidance website, and on the “Members FAQs” page of FPS member website: [Bulletin 88](#)
- Matthews – project implementation data request for period 1 October 2024 to 31 December 2024. Updated data collection spreadsheet will be issued, including GAD request for some additional information: [Bulletin 88](#)
- Website document index of Matthews remedy pages of FPS Regulations and Guidance website to be published early January 2025: [Bulletin 88](#)
- Matthews - Manual cases update (see also [Bulletin 86](#)). Scheme Managers should ensure that any Matthews manual cases are referred to GAD alongside data being assembled: [Bulletin 89](#)
- 2024 valuation data update – submission of movement data, and Matthews election data by deadline dates: [Bulletin 89](#)
- Coffee morning presentation, 14 January 2025 – Home Office consultation, Matthews: [Bulletin 89](#)

## Special Members – FPS 2006 (continued)

- Response to Home Office consultation, 23 December 2024, on amendments to the Firefighters' Pension Scheme relating to Matthews remedy, published on "Consultation" section of the FPS Regulations and Guidance website and on "Consultation" section of Scheme Advisory Board website: [Bulletin 90](#)
- GAD reminder – FRAs to provide data for final Matthews second options elections by 2 May 2025: [Bulletin 90](#)
- Coffee morning presentation, 18 February 2025 – Remedy (Sargeant and Matthews) deadline and challenges: [Bulletin 90](#)
- New version of GAD Matthews 2 calculator reflecting 2024/25 pension increases; to be used for cases with calculation dates from 1 April 2025: [Bulletin 91](#)
- Matthews – project implementation data request for period 1 January 2025 to 31 March 2025 (see earlier request in Bulletin 82). Link to return which must be submitted by 22 April 2025: [Bulletin 91](#)
- SAB meeting 19 March 2025 covered Matthews: [Bulletin 91](#)
- On 4 April 2025, GAD published version 2.7.0 of the Matthews 2 GAD calculator and user guidance. Available on the "Special members of FPS 2006 – GAD Calculator" section of the FPS Regulations and Guidance website: [Bulletin 92](#)
- GAD have asked FRAs to provide data for final Matthews second options elections by 2 May 2025. Guidance: [Bulletin 92](#)
- GAD recording of the Matthews 2 calculator bulk interface training session, July 2024, available: [Bulletin 93](#)
- Matthews: GAD need a wider variety and volume of "refer to GAD" manual cases in order to develop their processes. Request for FRAs with cases to get in touch with GAD: [Bulletin 93](#), and [Bulletin 94](#)
- GAD looking for FRAs who would be willing to participate in pre-release trials of the version 3 Matthews calculator: [Bulletin 93](#)
- GAD collection of Matthews elections data to ensure that Employer Contribution Rate result of valuation is as robust as possible: [Bulletin 93](#)
- Matthews – project implementation data request for period 1 April 2025 to 30 June 2025. Complete, and submit by 22 July 2025, the return which can be accessed via "Project Implementation Data request" (not an earlier template): [Bulletin 94](#)
- Version 3 Matthews calculator (see Bulletin 93), GAD hoping to run pre-release trials once consultation response published: [Bulletin 94](#)
- Matthews – document updates following changes made to GAD calculator April 2025: [Bulletin 95](#)
- Matthews and Age discrimination remedy interactions. For firefighters eligible for the Matthews remedy, FRAs should implement Matthews remedy before McCloud remedy: [Bulletin 95](#)
- New GAD Matthews 2 template for historic non-basic rate taxpayers to be used in "refer to GAD" cases. Also an update to manual cases note. [Bulletin 95](#)
- Matthews 2 calculator demonstration by GAD at the 2025 Firefighters' Pensions annual conference: [Bulletin 95](#)
- TPO published, 19 June 2025, determination in case CAS-76722-Z3Z9 which relates to the Modified 2006 Scheme: [Bulletin 95](#)
- GAD currently working on v2.8 of calculator to correct an issue with initial pro rata pension increases. More detail about retirement dates affected by this issue can be found in "Special members of FPS 2006 – GAD calculator" section in Member area of FPS Regulations and Guidance website: [Bulletin 96](#)

## Special Members – FPS 2006 (continued)

- GAD has released version 2.8 of the Matthews calculator to correct certain pensions increase issues; previous versions must no longer be used. All involved in the Matthews exercise should be aware of this and review whether any previous statements and/or payments need to be revisited: [Bulletin 97](#)
- Support has been temporarily disabled for pensioner member cases with a first Matthews exercise purchaser wanting to convert connected standard service at the second exercise. GAD is developing a fix – expected in version 3 – for cases which could previously be overstated: [Bulletin 97](#)
- GAD will shortly be releasing October 2025 interest file (which will only work with the latest version of the Matthews 2 calculator): [Bulletin 97](#)
- Matthews – project implementation data request for period 1 July 2025 to 30 September 2025; FRAs to complete return (link to “Project Implementation data request” for new template) and submit by 22 October 2025: [Bulletin 97](#), and [Bulletin 98](#), and [Bulletin 101](#)
- GAD has updated the Matthew Manual Cases note to extend the list of “Cases to be referred to GAD” to include those subject to a Pension Sharing Order, Earmarking Order or Tax Charge Debits (Scheme Pays): [Bulletin 98](#)
- Coffee morning presentation, 7 October 2025 – GAD update: Matthews Project Implementation data: [Bulletin 98](#)
- Coffee morning presentation, 28 October 2025 – Matthews Amendments: Readiness, compensation and litigation: [Bulletin 98](#)
- The Pensions Regulator sent scheme return notices to public sector scheme managers in October 2025, to be completed and returned within six weeks of receipt. LGA’s view that incomplete Matthews records should be included within the data scoring: [Bulletin 98](#)
- Several Matthews manual case category individuals have contacted GAD directly; FRAs are asked to manage the messaging regarding these cases to dissuade them from doing this: [Bulletin 99](#)
- 2025/2026 AME funding to support implementation of McCloud and Matthews remedies: [Bulletin 99](#)
- Matthews Remedy. What’s ahead for the Firefighters’ Pension Scheme in 2026?: [Bulletin 100](#)
- MHCLG published, 4 December 2025, the Government’s formal response to the consultation on Retained Firefighters’ Pensions: Matthews Remedy – proposed changes to the Firefighters’ Pension Scheme (see also [Bulletin 88](#), and [Bulletin 90](#) (LGA response)): [Bulletin 100](#), and [Bulletin 103](#)
- Matthews exercise: GAD have updated their manual case guidance and provided a pro forma for retrospective ill-health retirement award, and for higher tier ill-health pension. Information added to “Special members of FPS 2006 – GAD Calculator” section of FPS Regulations and Guidance website: [Bulletin 101](#)
- Matthews exercise: MHCLG are continuing funding of GAD support for FRAs on manual cases: GAD are currently building calculations for other types of cases pending clarification of scheme rules and policy intent. FRA action guidance: [Bulletin 101](#)
- Matthews exercise progress statistics (as at end of September 2025). Request for December 2025 progress survey response from FRAs by 27 February 2026 (new fields included): [Bulletin 101](#)
- Matthews exercise: FRAs with 50% or more of requests for statements outstanding should consider reaching out for support: [Bulletin 101](#), and [Bulletin 103](#)

## Special Members – FPS 2006 (continued)

- Coffee morning presentation, 13 January 2026 – Matthews consultation: [Bulletin 101](#)
- SAB engagement with MHCLG on the Matthews Compensation Framework. SAB letter to MHCLG regarding proposed additions published in “Correspondence” section of SAB website: [Bulletin 101](#)
- SAB engagement with HMRC on Matthews. SAB letter to HMRC outlining concerns published in “Correspondence” section of SAB website: [Bulletin 101](#)
- AME Forecasting/Funding – Future Arrangements: MHCLG email and attachment “AME Forecasting Policy Paper”: [Bulletin 101](#)
- Matthews exercise – updated Project Implementation Data Request template: [Bulletin 102](#)
- GAD will shortly be providing new factors to apply to eligible firefighters converting non-accrued standard benefits in connection with Matthews second exercise option. See “GAD Guidance” section of FPS Regulations and Guidance website: [Bulletin 102](#), and [Bulletin 103](#)
- GAD have provided new factors for converting non-accrued standard benefits in connection with the Matthews second options exercise election; they can be found in the “Special members of FPS 2006 – GAD factors” section of the FPS Regulations and Guidance website: [Bulletin 103](#)
- Following consultation, changes relating to the Matthews Remedy have been made to the Firefighters’ Pension Scheme 2026 by The Firefighters’ Pension Scheme (England) (Amendment) Order 2026 [SI 2026/281] (as amended by The Firefighters’ Pension Scheme (England) (No.2) (Amendment) Order 2026 [SI 2026/301]), and come into effect from 1 April 2026: [Bulletin 103](#)
- GAD will be releasing a new version of the Matthews 2 calculator, to reflect 2025/26 Pensions Increase, at the beginning of April 2026. Scheme Managers should ensure the correct version is used: [Bulletin 103](#)
- Timetable of GAD’s forthcoming Matthews 2 calculator releases: [Bulletin 103](#)
- Matthews exercise progress statistics (as at end of December 2025) provided by GAD: [Bulletin 103](#)

## State Pension and National Insurance, including contracting-out

- State Pension Age Review: [Bulletin 1](#)
- Contracting-out reconciliation: [Bulletin 1](#)
- Contracting-out reconciliation: [Bulletin 2](#)
- National Insurance rebates for Special Members of FPS 2006 (Modified): [Bulletin 2](#)
- Contracting-out reconciliation timeline: [Bulletin 3](#)
- National Insurance rebates for Special Members of FPS 2006 (Modified) – further clarification: [Bulletin 3](#)
- Contracting-out reconciliation – Local Pension Board Chairs should ensure exercise is underway: [Bulletin 4](#)
- Rebate of NI for retained modified members: [Bulletin 4](#)
- Indexation of GMP in public service pension schemes – consultation outcome: [Bulletin 5](#), and [Bulletin 5 Appendix 4](#)
- Contracting-out reconciliation – Pensions Administration Standards Association (PASA) has produced a GMP trustee checklist, steps to be taken after reconciliation has taken place: [Bulletin 5](#), and [Bulletin 5 Appendix 5](#)
- HMRC Pensions Online Digital Service – user research: [Bulletin 5](#)
- Contracting-out reconciliation update: [Bulletin 6](#)
- Contracting-out reconciliation update: [Bulletin 7](#)
- Contracting-out reconciliation update: [Bulletin 8](#)
- Contracting-out reconciliation update – reminder to Local Pension Boards to submit status information, as requested by HM Treasury, to Bluelight Team: [Bulletin 9](#)
- Contracting-out reconciliation update: [Bulletin 10](#)
- Countdown Bulletin 36: [Bulletin 11](#)
- Contracting-out reconciliation statistics: [Bulletin 12](#)
- Contracting-out reconciliation update – deadline of 31 October 2018 for submitting data: [Bulletin 13](#)
- Home Office agreement regarding action in respect of confirmed overpayments and underpayments: [Bulletin 13](#)
- Countdown Bulletin 37 and HMRC addendum: [Bulletin 13](#)
- PASA Guidance – GMP Stalemate cases: [Bulletin 13](#), and [Bulletin 13 Appendix 2](#)
- High Court ruling on GMP equalisation: [Bulletin 14](#)
- Contracting-out reconciliation update – Bluelight team request for administrators to provide return setting out number of cases reconciled and number outstanding: [Bulletin 14](#)
- Countdown Bulletins 38 and 39: [Bulletin 14](#)
- Further clarification from HMRC regarding addendum to Countdown Bulletin 37: [Bulletin 14](#)
- Countdown Bulletin 40: [Bulletin 15](#)
- Countdown Bulletin 41: [Bulletin 16](#)
- DWP guidance explaining rights of UK nationals in EU, and EU citizens in UK, in the event of a “no deal” Brexit: [Bulletin 17](#)
- Countdown Bulletin 42: [Bulletin 17](#)
- Countdown Bulletins 43 and 44: [Bulletin 18](#)
- Countdown Bulletin 45: [Bulletin 20](#)
- House of Commons briefing paper – GMP-related overpayments: [Bulletin 22](#)

## State Pension and National Insurance, including contracting-out (continued)

- Countdown Bulletin 46: [Bulletin 22](#)
- Countdown Bulletin 47: [Bulletin 23](#)
- Claims for refunds of NICs – FPS special members: [Bulletin 24](#)
- Uprating of UK State Pension for recipients living in EU after Brexit: [Bulletin 24](#)
- Countdown Bulletin 48: [Bulletin 24](#)
- Countdown Bulletin 49: [Bulletin 25](#)
- Countdown Bulletins 50 and 51: [Bulletin 28](#)
- DWP update of guidance explaining rights of UK nationals post-Brexit: [Bulletin 29](#)
- HMRC GMP equalisation newsletter – February 2020 – explaining how equalisation benefit adjustments will interact with annual allowance and lifetime allowance: [Bulletin 29](#)
- Countdown Bulletin 52: [Bulletin 32](#)
- Countdown Bulletin 53: [Bulletin 33](#)
- Equalisation of male survivor benefits in public service pension schemes – effect on GMP: [Bulletin 35](#)
- GMP Equalisation Data Guidance on the Pensions Administration Standards Association (PASA) website: [Bulletin 35](#)
- HMRC GMP equalisation newsletter – 16 July 2020: [Bulletin 35](#)
- Government confirms intent to increase minimum pension age from 55 to 57 in 2028 (excludes certain public service schemes, e.g. FPS): [Bulletin 37](#)
- Updated factsheet for members – “Topping up your State Pension” – available from Firefighters’ Pension Schemes Regulations and Guidance website: [Bulletin 38](#)
- Government consultation on Public Service Pensions GMP indexation. Closes 30 December 2020: [Bulletin 38](#)
- High Court ruling regarding equalisation of GMPs in past transfers: [Bulletin 39](#)
- Update of Government’s Brexit pension guidance: [Bulletin 41](#)
- Pensions Administration Standards Association (PASA) issues GMP equalisation guidance on tax issues: [Bulletin 42](#)
- Government response to consultation on Public Service Pensions GMP indexation: [Bulletin 43](#)
- Countdown Bulletin 54 – final data cuts: [Bulletin 43](#)
- Updated factsheet – “Topping up your State Pension”: [Bulletin 46](#)
- Countdown Bulletin 55: [Bulletin 47](#)
- DWP factsheet giving guidance on GMPs and new State Pension: [Bulletin 48](#)
- Government suspends earnings part of “triple-lock” for one year: [Bulletin 49](#)
- Countdown Bulletin 56: [Bulletin 50](#)
- State Pension age review – call for evidence: [Bulletin 54](#)
- HMRC GMP equalisation newsletter – 6 April 2022: [Bulletin 56](#)
- State Pension triple lock reinstated: [Bulletin 58](#)
- State Pension triple lock maintained – State Pension increase in April 2023 will be 10.1 per cent: [Bulletin 63](#)
- DWP review of State Pension age to be published by 7 May 2023: [Bulletin 63](#)

## State Pension and National Insurance, including contracting-out (continued)

- HMRC email sent to FRAs requesting further information about National Insurance refunds for retained firefighters' retrospective entry into FPS; further clarity about this in First Options Exercise resource area of the FPS Regulations and Guidance website: [Bulletin 68](#)
- Voluntary NI contributions for tax years 2006/07 to 2016/17 – deadline for payment extended to 31 July 2023: [Bulletin 68](#)
- Voluntary NI contributions for tax years 2006/07 to 2016/17 – deadline for payment extended from 31 July 2023 to 5 April 2025: [Bulletin 70](#)
- HMRC Pension Schemes Newsletter 155 contains information about adjusting contracted-out status and National Insurance refunds for retained firefighters who elect to backdate membership of FPS: [Bulletin 77](#)
- Court of Appeal judgement, 25 July 2025, in the case of Virgin Media Ltd and NTL Pension Trustees II Ltd, has implications for contracted out defined benefit pension schemes. DWP has been asked to bring forward legislation to validate certain amendments to scheme benefits that might otherwise be void: [Bulletin 94](#)
- On 21 July 2025, the Government revived the Pensions Commission to address a growing retirement crisis. Link to written ministerial statement, press release and Commission's terms of reference: [Bulletin 95](#)
- On 21 July 2025, the Government launched the third review of the State Pension age (SPa): [Bulletin 95](#)
- Autumn Budget 2025 – tax implications, pensions increase: [Bulletin 99](#)
- Question regarding additional transfer value payments following former scheme's GMP equalisation review raised with HM Treasury by MHCLG – clarification pending: [Bulletin 102](#)

## Survivor Benefits

- Brewster case – nomination forms: [Bulletin 1](#)
- Walker v Innospec – membership dates used in assessment of pension for surviving civil partner: [Bulletin 1](#)
- Survivor benefits – LGA quick guide: [Bulletin 3](#), and [Bulletin 3 Appendix 1](#)
- Spouse’s pension on early retirement from FPS 2006 and FPS 2015: [Bulletin 7](#)
- Implications of Walker v Innospec Ltd – equality for survivors of civil partnerships and same-sex marriages – HO currently considering recommendations to ministers regarding FPS: [Bulletin 7](#)
- Civil partnership to be extended to opposite sex couples: [Bulletin 14](#)
- Consultation on changes to survivor benefits in FPS 1992 and FCS 2006, plus correction to FPS 1992 Rule B5A: [Bulletin 15](#)
- Consultation on changes to survivor benefits in FPS 1992 and FCS 2006, plus correction to FPS 1992 Rule B5A – LGA response: [Bulletin 16](#)
- Legal Update. Langford v Secretary of State for Defence: [Bulletin 22](#), and [Bulletin 22 Appendix 3](#)
- Written Ministerial Statement: Walker v Innospec Supreme Court Judgement and response to the Survivor Benefits Review: [Bulletin 22](#)
- Technical Note on SI 2019/378 explaining changes following Walker v Innospec Supreme Court judgement: [Bulletin 22](#)
- The Civil Partnership (Opposite-sex Couples) Regulations 2019 [SI 2019/1458]; opposite-sex couples may form civil partnerships: [Bulletin 26](#), and [Bulletin 28](#)
- Equalisation of male survivor benefits in public service pension schemes – Goodwin v Secretary of State for Education: [Bulletin 35](#)
- TPO factsheet – “Death benefits”: [Bulletin 54](#)
- The Bereavement Benefits (Remedial) Order 2022 extends eligibility for Widowed Parent’s Allowance (WPA) and the higher rate of Bereavement Support Payment (BSP) to those not married to, or in a civil partnership with, their deceased partner; retrospective effect from 30 August 2018: [Bulletin 66](#)
- Matthews – certain deceased members are not covered by remedy regulations. Home Office is considering this and will provide update in due course. FRAs should keep any such cases pending: [Bulletin 75](#)
- Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) roll out, update to timetable and member communications (ill-health pensioners and beneficiaries): [Bulletin 79](#)
- Age Discrimination Remedy – Beneficiary Remediable Service Statements (RSS). Administration guidance document and letter statement added to “Age Discrimination Remedy – Remediable Service Statement” section of FPS Regulations and Guidance website. Also beneficiaries factsheet on FPS member website: [Bulletin 79](#)
- FPS Coffee morning presentation 7 March 2024 – Matthews, treatment of death cases: [Bulletin 79](#)
- TPO determination re recovery of overpayment of a spouse’s pension. Highlights the need for administrators to keep processes under review: [Bulletin 84](#)
- Matthews – Employer Guide updated to extend information in respect of deceased firefighters: [Bulletin 84](#) , and [Bulletin 87](#)
- Age Discrimination Remedy – Tax treatment for top up death benefits: [Bulletin 86](#)

## Survivor Benefits (continued)

- Budget 2024. Extension of inheritance tax to pension death benefits from 6 April 2027. Government issued “Technical consultation – Inheritance Tax on pensions: liability, reporting and payment” on 30 October 2024. All stakeholders are encouraged to read consultation and consider whether they wish to provide a response. LGA will share their response before date of closure (22 January 2025): [Bulletin 87](#)
- TPO determination CAS-92761-H7Q6 – the Pensions Ombudsman did not uphold a complaint re a council’s decision to award a lump sum death benefit under the LGPS to a nominated beneficiary rather than to the late member’s spouse. Determination is on TPO website: [Bulletin 93](#)
- Recent determinations by TPO (list given in Bulletin) have highlighted key lessons for administering authorities when distributing death grants: [Bulletin 94](#)
- Autumn Budget 2025 – tax implications: [Bulletin 99](#)

## Tax

- Unauthorised payments (contributions holiday) – the procedure for each FRA to report and pay tax due: [Bulletin 1](#), and [Bulletin 1 Appendix 7](#) and [Bulletin 1 Appendix 8](#)
- Voluntary Scheme Pays: [Bulletin 1](#)
- Voluntary Scheme Pays in the Firefighters' Pension Schemes: [Bulletin 1](#), and [Bulletin 1 Appendix 5](#)
- Outstanding queries July/August 2017: [Bulletin 1](#), and [Bulletin 1 Appendix 6](#)
- Bulk procedure to report and pay tax due on unauthorised payments (contributions holiday) – FRA's individual and SAFE reference numbers: [Bulletin 2](#)
- Outstanding queries September/October 2017: [Bulletin 2](#), and [Bulletin 2 Appendix 5](#)
- Technical note on correct tax treatment of ill-health pensions paid from the Compensation Scheme to retained firefighters employed before 6 April 2006: [Bulletin 2](#), and [Bulletin 2 Appendix 6](#)
- Reminder re tax charge for Voluntary Scheme pays – payment to HMRC by 31 January 2018 for tax charge relating to 2016/2017, and reminder that FRAs should have a VSP policy in place: [Bulletin 3](#)
- Lifetime Allowance 2018/2019 to increase in line with CPI by 3% to £1,030,000: [Bulletin 3](#)
- Unauthorised payments (contributions holiday) – some FRAs have not yet reported and paid tax to HMRC – deadline reminder: [Bulletin 3](#)
- Voluntary Scheme Pays – LGA notes and guidance: [Bulletin 4](#), and [Bulletin 4 Appendix 4](#), [Bulletin 4 Appendix 5](#), [Bulletin 4 Appendix 6](#), [Bulletin 4 Appendix 7](#)
- Unauthorised payments (contributions holiday) – deadline reminder: [Bulletin 4](#)
- Annual Allowance pensions saving statements – data and format: [Bulletin 4](#)
- Lifetime Allowance – event reporting: [Bulletin 4](#)
- Abatement and re-employment (including Protected Pension Age): [Bulletin 5](#), and [Bulletin 5 Appendix 1](#)
- Lifetime Allowance 2018-19: [Bulletin 5](#)
- Relief at source – Scotland: [Bulletin 5](#), and [Bulletin 5 Appendix 6](#)
- HMRC research into scheme administrators with multiple scheme administrator IDs: [Bulletin 6](#)
- Annual Allowance Calculator – temporarily unavailable: [Bulletin 7](#)
- Tax awareness seminars – next steps: [Bulletin 8 Appendix 1](#)
- HMRC launch of Manage and Register Pension Schemes service: [Bulletin 9](#)
- FPS 2006 special member tax relief claims: [Bulletin 10](#)
- Annual Allowance Calculator – back on line (link given): [Bulletin 10](#)
- Tax relief claims – LGA FAQ factsheet to assist FRAs with response to HMRC request: [Bulletin 11](#)
- Method of submission of scheme data re pension savings statements for 2017/2018: [Bulletin 11](#)
- Event Report and Lifetime Allowance protections: [Bulletin 11](#)
- Reporting non-taxable pension lump sum death benefit payments: [Bulletin 13](#)
- Lifetime Allowance 2019/20 – Budget announcement that will increase in line with CPI to £1,055,000: [Bulletin 13](#)
- Payment of Mandatory Scheme Pays tax charge within Voluntary Scheme Pays timescales where charge can be settled using a combination of MSP and VSP – guidance on best practice to be issued: [Bulletin 17](#)

## Tax (continued)

- Slides from HMRC workshops “Manage and Register Pension Schemes”: [Bulletin 18](#), and [Bulletin 18 Appendix 4](#)
- Factsheet “Pensions Taxation – Annual Allowance”: [Bulletin 19](#)
- Factsheet “Pensions Taxation – Lifetime Allowance”: [Bulletin 19](#)
- Factsheet “Pensions Taxation – Lifetime Allowance” updated: [Bulletin 20](#)
- House of Commons briefing paper – pensions tax relief. (Includes references to call for reform in response to concerns about filling senior posts in public sector): [Bulletin 20](#)
- HMRC Pension Tax restrictions and how they may affect firefighters’ pensions: [Bulletin 22](#), and [Bulletin 22 Appendix 1](#)
- FPS contacts for HMRC: [Bulletin 23](#)
- Reminder that Annual Allowance pension savings statements for 2018-19 tax year must be issued by 6 October 2019: [Bulletin 23](#)
- 2018-19 Event reporting – submission of pension savings statement data: [Bulletin 23](#)
- Submission of Lifetime Allowance - Event Reporting: [Bulletin 23](#)
- FPS contacts for HMRC – reminder: [Bulletin 24](#)
- New HMRC guide for pension scheme members “Who must pay the pensions annual allowance tax charge?": [Bulletin 26](#)
- Pensions Tax Seminar, 12 November 2019 – event summary: [Bulletin 26](#)
- Event report and voluntary scheme pays deadline: [Bulletin 28](#)
- HMRC GMP equalisation newsletter – February 2020 – explaining how equalisation benefit adjustments will interact with annual allowance and lifetime allowance: [Bulletin 29](#)
- Spring Budget 2020 – changes to tax allowances: [Bulletin 30](#)
- Managing Pension Schemes Service newsletter 1 April 2020 –launch of Accounting for Tax (AFT) return: [Bulletin 32](#)
- Protected Pension Age – HMT extension: [Bulletin 33](#), and [Bulletin 34](#)
- Raising tax awareness through job advertisements – suggested wording: [Bulletin 34](#), and [Bulletin 35](#)
- TPO determinations (PO-15170 and PO-1568 & PO-15171) regarding protected pension age and the responsibility of the employer: [Bulletin 34](#)
- Protected pension age and unauthorised payments pages added to member-restricted section of website: [Bulletin 34](#)
- HMT call for evidence on pensions tax relief administration: [Bulletin 35](#)
- Managing Pension Schemes Service newsletter – 21 July 2020: [Bulletin 35](#)
- Reminder to scheme administrators to issue annual allowance pension savings statements for tax year 2019 to 2020, by 6 October 2020: [Bulletin 36](#)
- HMRC CLM queries page added to member-restricted section of the Firefighters’ Pension Schemes Regulations and Guidance website: [Bulletin 37](#)
- Guidance on scheme sanction charge: [Bulletin 38](#)
- Updated “Annual Allowance” factsheet for members available from website: [Bulletin 38](#)
- Protected pension age – HMT easement to expire on 1 November 2020: [Bulletin 38](#)
- Protected pension age – HMT easement ended: [Bulletin 39](#)

## Tax (continued)

- FPS 2006 special member tax relief requests – HMRC have completed investigations and no further action required of FRAs (nor should members be directly contacted by HMRC): [Bulletin 39](#)
- Updated “Lifetime Allowance” factsheet for members, available from website: [Bulletin 42](#)
- Normal Minimum Pension Age – HMT consultation on implementation of increase from age 55 to age 57 (confirms that will not apply to FPS members): [Bulletin 42](#)
- Government “Tax Day” (23 March 2021) announcement of tax-related policies, and publication of a range of documents and consultations including proposed updated pension tax framework to deal with McCloud age discrimination: [Bulletin 43](#)
- Reporting non-taxable pension death payments using Real Time Information: [Bulletin 44](#)
- HMRC guidance on pension schemes rates and allowances, updated for 2021/2022: [Bulletin 44](#)
- HMRC guidance for pension scheme members on valuing pension for lifetime allowance protection, updated for 2021/2022: [Bulletin 44](#)
- Migration to the Managing Pension Schemes Service – HMRC newsletter (March 2021), and letter from HMRC to Pension Scheme Administrators and Practitioners (May 2021): [Bulletin 45](#), and [Bulletin 45 Appendix 1](#)
- Finance Act 2021 – Lifetime Allowance frozen at £1,073,100 for tax years 2021/22 to 2025/26: [Bulletin 46](#)
- HMT response to Normal Minimum Pension Age consultation; will not affect members of firefighters’ pension schemes: [Bulletin 47](#)
- HMRC policy paper and draft regulations published 20 July 2021 – proposals for extending mandatory scheme pays deadline where pension input amount is retrospectively changed; takes account of, but not restricted to, those affected by age discrimination remedy: [Bulletin 47](#), and [Bulletin 50](#)
- HMRC Managing Pension Schemes (MPS) service newsletter August 2021: [Bulletin 48](#)
- HMRC contacting all FRAs by email to help them enrol on the new MPS: [Bulletin 48](#)
- HMRC policy paper, 27 October 2021 – Taxation of public service pension reform remedy: [Bulletin 51](#)
- Finance (No.2) Bill 2021/22, 2 November 2021 – contains clauses relating to Annual Allowance Scheme Pays deadline and tax impacts resulting from McCloud remedy: [Bulletin 51](#)
- HMRC Managing Pension Schemes (MPS) service newsletter, 18 November 2021 – information about migration of pension schemes to the service: [Bulletin 51](#)
- Event reporting 2020/21 – Annual Allowance Statements and Lifetime Allowance. Data must be submitted by 31 January 2022: [Bulletin 51](#)
- HMRC assistance for FRAs having difficulty enrolling on Managing Pension Schemes (MPS) service: [Bulletin 52](#)
- Further information from HMRC about the migration of pension schemes to the Managing Pension Schemes service: [Bulletin 53](#), and [Bulletin 54](#)
- Action which may need to be taken before 1 April 2022 by members with fixed or enhanced lifetime allowance (LTA): [Bulletin 54](#)
- Finance Act 2022 came into force on 6 April 2022 – consequential impact on 2015 remedy for FPS: [Bulletin 55](#)
- Mandatory scheme pays deadlines changing: [Bulletin 55](#)

## Tax (continued)

- Change to Annual Allowance rules in certain cases of retrospective amendment; LGA's interpretation of changes: [Bulletin 56](#)
- HMRC Managing Pension Schemes (MPS) service newsletter, April 2022: [Bulletin 56](#)
- Open letter, 20 June 2022, from SAB chair in response to HMT's reply, 23 March 2022, to previous SAB letter (see Bulletins 52 and 56), seeking further clarity on extent of Sections 61/62 of the Equality Act 2010 and the tax implications: [Bulletin 58](#)
- HMRC's clarification of changes to Annual Allowance rules in certain cases of retrospective amendment (see [Bulletin 56](#)): [Bulletin 59](#)
- Message from HMRC regarding the 2021/22 event reporting mechanism: [Bulletin 62](#)
- Lifetime Allowance – Event Reporting: [Bulletin 62](#)
- Autumn Statement 2022 – effect on Allowances: [Bulletin 63](#)
- HMRC newsletter on the public service pensions remedy, published November 2022: [Bulletin 63](#)
- HMRC consultation (25 November 2022 to 6 January 2023) on draft of The Public Services Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2023 which relate to the public services pensions remedy: [Bulletin 63](#), and [Bulletin 65](#)
- HMRC Pension Schemes Newsletter 145 asks administrators to remind members who exceeded their 2021/2022 Annual Allowance (AA) and who do not have enough unused AA to carry forward to cover the excess, to declare this on their self-assessment tax return: [Bulletin 64](#)
- LGA and SAB responses to the consultation on The Public Services Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2023 (see [Bulletin 63](#)): [Bulletin 65](#)
- The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2023 come into force on 6 April 2023; some provisions have retrospective effect: [Bulletin 66](#)
- HMRC Pension Schemes Newsletter 146 – relief at source, pension flexibility statistics, migrating to the Managing Pension Schemes service (FRAs should do this as soon as possible), accounting for tax (AFT) returns, and pension scheme transfers: [Bulletin 66](#)
- HMRC Pension Schemes Newsletter 147 – relief at source, public service pensions remedy, and accounting for tax (AFT) returns: [Bulletin 66](#)
- The Finance (No. 2) Bill 2022/23, published on 23 March 2023, sets out tax changes announced in the Spring Budget 2023: [Bulletin 67](#)
- HMRC Pension Schemes Newsletter 148 – Spring Budget 2023, net pay arrangements for low earners, accounting for tax returns and event reporting, and confirmation that where unfunded public service schemes operate final salary and CARE schemes as different arrangements they will be treated as one when calculating annual allowance: [Bulletin 67](#)
- Lifetime Allowance factsheet for members, updated to reflect Spring Budget 2023; available on Guides and Sample Documents section of the FPS Regulations and Guidance website: [Bulletin 68](#)
- “Annual Allowance – impact of the backdated pay award” – factsheet to assist FRAs and administrators consider the impact on Annual Allowance calculations: [Bulletin 68](#)
- Generic text for FRAs to include in estimate/retirement letters regarding Protected Pension Age and re-employment: [Bulletin 68](#)

## Tax (continued)

- HMRC Lifetime Allowance guidance newsletter – March 2023 – contains reference to public service pensions remedy: [Bulletin 68](#)
- HMRC Pension Schemes Newsletter 149 – Annual Allowance calculator (cannot currently be used for tax year 2023/24), Pension Scheme Returns, reminder to use Managing Pension Schemes Service for Accounting for Tax returns, update on submitting Event Reports: [Bulletin 68](#)
- HMRC consultation, 23 May 2023 to 19 June 2023, on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023 (also HMRC summary paper relating to this consultation): [Bulletin 69](#), and [Bulletin 70](#)
- HMRC Remedy Newsletter – May 2023. Includes invitation for volunteers to assist in drafting Remedy guidance: [Bulletin 69](#)
- LGA and SAB responses to consultation on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023: [Bulletin 70](#)
- HMRC Pension Schemes Newsletter 150 – relief at source, Managing Pension Schemes service: [Bulletin 70](#)
- Age discrimination remedy – Interest and Tax: [Bulletin 71](#)
- Updated GAD factors for Scheme Pays Annual Allowance and Scheme Pays Lifetime Allowance: [Bulletin 71](#)
- HMRC Pension Schemes Newsletter 151: Annual Allowance calculator, abolition of Lifetime Allowance – payment of standalone lump sums, Managing Pension Schemes service: [Bulletin 71](#)
- HMRC Pension Schemes Newsletter 152 : Legislation Day (L-Day) 2023, Relief at source – annual return 2022/2023, pension flexibility statistics, QROPS transfer statistics, purpose of registered pension scheme: [Bulletin 71](#)
- HMRC consultation, 18 July 2023 to 12 September 2023, on abolition of pensions lifetime allowance (LTA): [Bulletin 71](#), and [Bulletin 73](#)
- Scheme managers need to register for the Secure Data Exchange Service (SDES) to allow HMRC to provide member information so that the necessary refund/adjustments in benefits can be made during the age discrimination remedy process: [Bulletin 71](#), and [Bulletin 72](#), and [Bulletin 91](#)
- HMRC will contact scheme managers with required links so that FRAs can register for the Secure Data Exchange Service (SDES): [Bulletin 72](#), and [Bulletin 91](#)
- The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations come into force on 14 September 2023: [Bulletin 72](#)
- Public Service Pensions Remedy Newsletter, August edition, published by HMRC on 18 August 2023: [Bulletin 72](#)
- Annual Allowance factsheet updated to reflect 2023 Spring Budget announcements; available on “Guides and sample documents” page on FPS Regulations and Guidance website: [Bulletin 73](#)
- A note about Annual Allowance 2022/2023 has been created for FRAs to use, if they wish, to inform individuals of the impact of age discrimination remedy provisions on pension saving statements in next 12 months: [Bulletin 73](#)
- HMRC have produced a document which sets out the inputs that a member will need to put into calculator to assess compensation and/or tax adjustments: [Bulletin 73](#)
- Bluelight Team’s response to HMRC consultation, 15 July 2023 to 12 September 2023, on abolition of pensions Lifetime Allowance (LTA): [Bulletin 73](#)

## Tax (continued)

- HMRC – Managing Pension Schemes Newsletter, September 2023; event reporting, accounting for tax (AFT) returns, pension scheme return, migrating your scheme: [Bulletin 73](#)
- RDS Employee Informal Guidance document updated to include further information on tax: [Bulletin 74](#)
- Age discrimination remedy – HMRC member tax adjustment calculator process (see also Bulletins 71, 72 and 73): [Bulletin 74](#)
- Links to HMRC’s McCloud guidance and digital service on webpage “Age Discrimination Remedy – HMRC Member Tax Calculator” on FPS Regulations and Guidance website: [Bulletin 74](#)
- Age discrimination remedy – HMRC have provided clarity regarding specific years for which Pension Saving Statements will be needed in order to calculate compensation due, and tax charges due/owed: [Bulletin 74](#)
- HMRC 2022/2023 event reporting procedures – Annual Allowance Statements and Lifetime Allowance; data must be submitted by Scheme Managers by 31 January 2024: [Bulletin 75](#)
- SAB meeting 14 December 2023: First Actuarial – Review of GAD Tax and Contribution calculator: [Bulletin 76](#)
- HMRC Lifetime allowance guidance newsletter – December 2023 – covers charges arising from forthcoming abolition of lifetime allowance: [Bulletin 76](#)
- HMRC Pension Schemes Newsletter 154: abolition of lifetime allowance from 6 April 2024; request for schemes to remind members who have exceeded 2022/23 annual allowance to declare this on Self-Assessment tax return; how pension scheme charges should be paid: [Bulletin 76](#)
- The Pensions and Lifetime Savings Association (PLSA) holding a webinar, 6 February 2024, on Lifetime Allowance Abolition: [Bulletin 77](#)
- HMRC consultation (ending on 26 February 2024) on provisions to make changes to how pension input is calculated in a legacy public service pension scheme against the Annual Allowance: [Bulletin 77](#), and [Bulletin 91](#)
- HMRC Pension Schemes Newsletter 155 – Lifetime Allowance Abolition – legislative changes, relief at source, pension flexibility statistics, retained firefighters, Government Gateway – enrolment recovery, managing pension schemes service: [Bulletin 77](#)
- The Finance Act 2024 received Royal Assent on 22 February 2024 – abolition of Lifetime Allowance from 6 April 2024: [Bulletin 78](#)
- The Pensions and Lifetime Savings Association (PLSA) webinar, 6 February 2024, on Lifetime Allowance abolition – webinar slides: [Bulletin 78](#)
- HMRC Lifetime Allowance guidance newsletter, February 2024; articles on FAQs, information about reporting and future communications, update on “permitted maximum test” on the Pension Commencement excess lump sum, clarity on Event 24 reporting requirements, new Relevant Benefit Crystallisation Event (RBCE) statement requirements, impending PAYE/RTI changes: [Bulletin 78](#)
- HMRC published guidance for pension scheme administrators, 12 February 2024, on changes to 2024 to 2025 pension scheme return: [Bulletin 78](#)
- HMRC Pension Schemes Newsletter 156 – Lifetime Allowance abolition, Pension Scheme return, Public Service Pensions (PSP) remedy – tax treatment of interest: [Bulletin 78](#), and [Bulletin 80](#)

## Tax (continued)

- Coffee morning presentation 8 February 2024 – Automatic Compensation: [Bulletin 78](#)
- Coffee morning presentation 20 February 2024 – Public Service Pensions Remedy – Single Point of Contact (SPOC) – HMRC presentation (held on secure member area): [Bulletin 78](#)
- NPCC joint coffee afternoon/pensions chat session with police and fire stakeholders, 29 February 2024. Tax treatment of pension arrears and additional lump sums paid due to Remedy. Slides on “FPS coffee mornings” section of FPS Regulations and Guidance website: [Bulletin 78](#)
- HMRC Lifetime Allowance guidance newsletter, March 2024, contains information further to guidance provided in earlier newsletters; [Bulletin 79](#)
- Legislation to complete the abolition of lifetime allowance received Royal Assent on 22 February 2024 and further legislation will be published, effective from 6 April 2024: [Bulletin 79](#)
- Letter from SAB Chair to HM Treasury regarding tax treatment in the case of Age Discrimination Remedy immediate choice members: [Bulletin 80](#)
- HMRC Pension Schemes Newsletter 157 – Statutory Instruments, Applications to register new pension schemes, Managing pension schemes service – additional security, Relief at Source, Pension Scheme Return, Pension Scheme Migration, Transfers to QROPS, Event Report, Lifetime Allowance abolition: [Bulletin 80](#)
- HMRC Pension Schemes Newsletter 158 - Lifetime Allowance abolition, Public services remedy – impact of Lifetime Allowance abolition, Pension remedies for MPs/MSs/members of the Northern Ireland Legislative Assembly – tax treatment of Annual Allowance and Lifetime Allowance: [Bulletin 80](#)
- HMRC Pension Schemes Newsletter 159 – updates Newsletter 156; further considerations on the payment of interest: [Bulletin 80](#)
- HMRC Pensions Tax Manual updated 19 April 2024 to include content regarding overpaid pension commencement lump sums: [Bulletin 80](#)
- LGA email, 14 May 2024, provides update on tax treatment of Matthews cases: [Bulletin 81](#)
- Lifetime Allowance Abolition – the Pensions and Lifetime Savings Association (PLSA) held a webinar on this subject on 22 May 2024 – a copy is available on PLSA’s website: [Bulletin 81](#)
- Age Discrimination Remedy – HMRC member tax calculator “temporarily offline”. Guidance for members on interim process: [Bulletin 81](#)
- Pensions Tax Manual – archived and amended pages: [Bulletin 81](#)
- Public Service Pensions Remedy Newsletter, June 2024 – the “Calculate your public service pension adjustment” service, an interim process for members while this service unavailable, and how to help HMRC make improvements to this service: [Bulletin 82](#)
- Age Discrimination Remedy: new Unauthorised Payments Factsheet, and new (additional) Annual Allowance Factsheet. Available in the “HMRC Member Tax Adjustment Calculator” section of the FPS member website: [Bulletin 83](#)
- SAB wrote to the Fire Minister, 18 July 2024, setting out concerns over additional legislation required to allow offsetting for immediate choice members who elected for lump sums over HMRC maximum and are required to pay an unauthorised payment: [Bulletin 83](#)
- Pension Commencement Excess Lump Sum (PCELS) – the view has been taken that both the Fire and Police Pension Schemes permit the payment of PCELSs without the need for any regulatory change: [Bulletin 83](#)

## Tax (continued)

- Pension Commencement Excess Lump Sum (PCELS) – clarification of permitted maximum and relevant tax due: [Bulletin 83](#), and [Bulletin 84](#)
- GAD’s commutation guidance dated 3 April 2023 – care should be taken when considering the level of lump sum above which charges may be due for a member. GAD will clarify in their guidance note review: [Bulletin 83](#)
- Pension Savings Statements (PSS) and Remediable Pension Savings Statements (R-PSS) should be sent to members by 6 October 2024. Details of discussions LGA has been having with HMRC regarding possible mitigations: [Bulletin 83](#)
- Remedy – effect on Scheme Pays if member was in employment with a different FRA in the relevant Pension Input Period. HMRC have confirmed that overall responsibility for payment not covered by regulations. Agreement by stakeholders that it is the responsibility of the current FRA: [Bulletin 83](#), and [Bulletin 84](#)
- Age Discrimination Remedy: IC-RSS. HMRC have provided information to be shared with affected members in respect of tax on interest for remedy cases: [Bulletin 84](#)
- Age Discrimination Remedy – Treasury Directions (tax relief on contributions for active members) to be amended. HMT have confirmed that scheme managers may implement amended Directions in advance of them being laid: [Bulletin 84](#)
- Age Discrimination Remedy – further guidance added in “Contributions adjustment process for FRAs”: [Bulletin 84](#)
- “Age Discrimination Remedy – member factsheet. Contributions adjustment” updated to reflect proposed amendment to Treasury Directions (tax relief on contributions for active members): [Bulletin 84](#)
- Matthews – clarification on outstanding HMRC queries: treatment of tax on interest, pension arrears arriving in a single year, and additional lump sum paid outside 12 months: [Bulletin 84](#)
- Matthews – tax on death grant lump sums. Explanation: [Bulletin 84](#)
- HMRC Pension Schemes Newsletter 161 – Lifetime Allowance abolition, Relief at source, Pension flexibility data, Qualifying recognised overseas pension schemes transfer data, Managing pension schemes service: [Bulletin 84](#)
- Pension Commencement Excess Lump Sum (PCELS) as mentioned in Bulletin 83. Further information regarding confirmation that Police and Fire Schemes permit payment without need for regulatory change: [Bulletin 84](#)
- HMRC have published their Public Service Pensions Remedy newsletter for September 2024 covering – Update on HMRC Member Tax Adjustment Calculator, Reporting interest on savings income, Reclaiming unauthorised payments charges (including offsetting) under the mandating procedure: [Bulletin 85](#), and [Bulletin 86](#)
- HMRC Pension Schemes Newsletter 162 – Lifetime Allowance, Relief at source – annual return of information for 2023 to 2024, Managing Pension Schemes service: [Bulletin 85](#)
- Age Discrimination Remedy – Tax treatment for top up death benefits (and update of Member FAQs): [Bulletin 86](#)
- Age Discrimination Remedy – Immediate Choice Remediable Service Statement (IC-RSS) rollout (see also Bulletin 85): [Bulletin 86](#)
- NPCC slides from joint roundtable discussion with scheme managers and administrators “Immediate choice calculations. Unauthorised payments offsetting process”: [Bulletin 86](#)
- Age Discrimination Remedy – FPS 1992 contributions and the HMRC Digital Service: [Bulletin 86](#)

## Tax (continued)

- Age Discrimination Remedy – Interest payments: [Bulletin 86](#)
- Age Discrimination Remedy – new supporting document “Age discrimination remedy – member factsheet. Remediable Pension Saving Statements (R-PSS)”: [Bulletin 86](#)
- Matthews – Clarification on outstanding HMRC issues: [Bulletin 86](#)
- Briefing paper CBP-7505, updated by House of Commons Library on 25 October 2024, outlines current system of pension tax relief and covers main areas of debate about future reform: [Bulletin 86](#)
- HMRC Pension Schemes Newsletter 163 – outlines the changes to be made by (currently draft) The Pensions (Abolition of LTA Charge etc.) (No.2) Regulations 2024 and The Pensions (Abolition of LTA Charge etc.) (No.3) Regulations 2024, both due to come into force on 18 November 2024: [Bulletin 86](#)
- Age Discrimination Remedy – Public Service Pensions Remedy (PSPR) Scheme Pays Election – HMRC message and relevant documents emailed by Bluelight Pensions Team, 1 October 2024, to scheme managers and administrators. Single Point of Contact (SPoC) for each FRA should be aware of new process: [Bulletin 86](#)
- HMRC Pension Schemes Newsletter 163 – Lifetime Allowance abolition, Pension flexibility statistics, Registration statistics, The Managing Pension Schemes service, Authorised surplus payment charges: [Bulletin 86](#)
- Coffee morning presentation 3 October 2024 – Unauthorised payments process for offsetting: [Bulletin 86](#)
- Age Discrimination Remedy – new version of GAD tax and contributions calculator: [Bulletin 87](#)
- Age Discrimination Remedy – Update on offsetting guidance re unauthorised payment charge for immediate choice members (see also Bulletins 85 and 86): [Bulletin 87](#)
- Age Discrimination Remedy – interest on Part 4 tax loss (Annual Allowance and Lifetime Allowance). GAD have updated calculator for compensation: [Bulletin 87](#)
- Budget 2024. Extension of inheritance tax to pension death benefits from 6 April 2027. Government issued “Technical consultation – Inheritance Tax on pensions: liability, reporting and payment” on 30 October 2024. All stakeholders are encouraged to read consultation and consider whether they wish to provide a response. LGA will share their response before date of closure (22 January 2025): [Bulletin 87](#)
- Budget 2024. QROPS – removal of an exclusion for overseas transfer charges from 30 October 2024: [Bulletin 87](#)
- Budget 2024. Changes to requirements for EEA overseas schemes from 6 April 2025: [Bulletin 87](#)
- Budget 2024. From 6 April 2026, all pension scheme administrators of a UK registered pension scheme must be UK residents. HMRC to provide more information in future pension scheme newsletters: [Bulletin 87](#) Bulletin 87
- Providing information to members to use the HMRC digital service: [Bulletin 87](#)
- HMRC Pension Schemes Newsletter 164 – Extending inheritance tax to pension death benefits, Qualifying recognised overseas pension schemes (QROPS) removal of an exclusion for overseas transfer charge, Requirements for European Economic Area (EEA) overseas pension schemes, UK resident pension scheme administrators, Speculation about budget changes: [Bulletin 87](#)
- Matthews – arrears of pension and tax payable. Amendments made to supporting documents published in “Second options exercise” section of FPS Regulations and Guidance website, and on the “Members FAQs” page of FPS member website: [Bulletin 88](#)

## Tax (continued)

- On 14 November 2024, HMRC updated their “Calculate your Public Service Adjustment” page to include a video to help explain to members how to use their digital service. Link on FPS members website: [Bulletin 88](#)
- HMRC Pension Schemes Newsletter 165 – Information regarding the Managing Pension Schemes Service, Tax treatment of PCLS when paid back to a scheme, and the Lifetime Allowance abolition: [Bulletin 88](#)
- Age Discrimination Remedy and Pensions Saving Statements – emails from Bluelight Pensions Team regarding concerns over self-assessment in respect of pensions tax payable by 31 January 2025, and response from HMRC: [Bulletin 89](#)
- LGA response and Scheme Advisory Board response to HMRC’s consultation on inheritance tax on pensions: [Bulletin 89](#)
- HMRC Pension Schemes Newsletter 166 – Consultation on inheritance tax on pensions, Tax codes for pensions, Pension schemes returns from April 2025, Lifetime Allowance protections and enhancements, Low earners anomaly, Public service pensions remedy: [Bulletin 89](#)
- Secure Data Exchange Service (SDES) error codes published on Age Discrimination Remedy – HMRC Member Tax Calculator section of FPS Regulations and Guidance website: [Bulletin 89](#), and [Bulletin 91](#)
- Consideration that advice/support to use HMRC digital service is covered by compensation paid under PSPJOA 2022 and therefore not taxable as a Benefit in Kind: [Bulletin 90](#)
- Discussions with HMRC regarding issues arising where members using the HMRC digital service have transferred between FRAs; guidance to follow: [Bulletin 90](#)
- HMRC Digital Service – Secure Data Exchange Service (SDES) Files: guidance for SDES files that Scheme Managers may receive after a member has used the HMRC Digital Service to calculate annual allowance adjustment, has been published in the “Age Discrimination Remedy – HMRC member tax calculator” section of the member area of the FPS Regulations and Guidance website under “Public Service Pensions Remedy (PSPR) Scheme Pays Election” tab: [Bulletin 91](#)
- Coffee morning presentation, 18 March 2025 – Police and Fire UPC Offsetting guidance webinar: [Bulletin 91](#)
- Following HMRC consultation in 2024 on provisions to make changes to how pension input is calculated in a legacy public service pension scheme against the Annual Allowance, The Finance Act 2004 (Registered Pension Schemes and Annual Allowance Charge) Order 2004 implements these changes – it will allow individuals to offset negative pension input in a legacy scheme against the positive input in a connected reformed scheme: [Bulletin 91](#)
- HMRC Pension Schemes Newsletter 167 – Preparing for the 2024 to 2025 pension scheme return, Updates to form APSS263 (used in QROPS transfers) to include the amount of the available overseas transfer allowance, Alignment of pension schemes in the European Economic area (EEA) with the rest of the world from April 2025, Reporting pension commencement excess lump sums and the importance of using a separate payroll record from any record used to pay an ongoing pension and issuing a P45 once payment has been made: [Bulletin 91](#)

## Tax (continued)

- HMRC Pension Schemes Newsletter 168 – Preparing to submit a pension scheme return in the Managing Pension Schemes service if you receive a notice to file one, Aligning the treatment of transfers to schemes in the EEA with other overseas transfers, Deadlines related to Lifetime Allowance (LTA) protections following the abolition of the LTA, A request for administrators to contact HMRC if they would like to help develop a look-up service for checking LTA protections and enhancements: [Bulletin 91](#)
- The Public Service Pensions (Exercise of Powers, Compensation and Information) (Amendment) Directions 2025 came into force from 30 April 2025 (tax relief on pension contributions paid under pension remedy - see also Bulletin 84): [Bulletin 92](#)
- Age Discrimination Remedy – “unauthorised” top-up payments of lump sum. HMRC have amended regulations and provided guidance. Also, GAD have provided methodologies for administrators – see “Age Discrimination Remedy – Useful Information” section of FPS Regulations and Guidance website: [Bulletin 92](#)
- HMRC Pension Schemes Newsletter 169 – LTA protections, LTA protection look-up service, Check your protection service, QROPS, User research: [Bulletin 92](#)
- HMRC updated its website, 6 April 2025, setting out 2025/26 rates for lump sum allowance, lump sum and death benefit allowance, annual allowance, overseas transfer allowance, pension related tax charges: [Bulletin 92](#)
- Unauthorised Payment Charge (UPC) for lump sum calculations – updates to GAD guidance and calculations spreadsheet to reflect HMRC comments re treatment of netting-off provision in cases of overpaid lump sum being repaid, have been added to “Age Discrimination Remedy – Useful Information” section of the FPS Regulations and Guidance website: [Bulletin 93](#)
- HMRC Pension Schemes Newsletter 170 – Use of “Managing Pensions Schemes” service to create, compile and submit 2025 to 2026 pension scheme return, migrating pension schemes to the “Managing Pension Schemes” service, Updated guidance on correcting payroll errors if lump sum payments incorrectly reported, Integration of Lifetime Allowance protection look-up service into “Managing Pension Schemes” service, Changes and reminders re relief at source: [Bulletin 93](#)
- HMRC have updated their service standards document which is in respect of the HMRC digital service. It has been added to the “Age Discrimination Remedy – HMRC Member Tax Calculator” section of the FPS Regulations and Guidance website: [Bulletin 93](#)
- HMRC offsetting guidance (The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2025): Appendix A of HMRC’s June 2025 newsletter sets out process to report the recovery for the unauthorised payments charge. Spreadsheets published in “Age Discrimination Remedy – useful information” section of the FPS Regulations and Guidance website: [Bulletin 94](#)
- When HMRC reference “scheme administrator” as defined by s270 of the Finance Act 2004, this is the equivalent of what is defined under regulation 4 of the Firefighters’ Pension Scheme Regulations 2014 as the “scheme manager”: [Bulletin 94](#)
- HMRC Remedy Newsletter, June 2025, covers the process to follow if issuing a revised pension savings statement because remedy has changed annual allowance position, and the process to follow if issuing new or revised BCE statement to member who relied on LTA protection and crystallised amounts change because of remedy. It also covers The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2025: [Bulletin 94](#)

## Tax (continued)

- GAD and HMRC offsetting guidance - walkthrough video of GAD example 1 and HMRC's example 2 published on "Age Discrimination Remedy - Useful Information" section of FPS Regulations and Guidance website: [Bulletin 95](#)
- New GAD Matthews 2 template for historic non-basic rate taxpayers to be used in "refer to GAD" cases. Also an update to manual cases note: [Bulletin 95](#)
- On 21 July 2025, the Government published their response to the consultation on inheritance tax changes. Amendments made following concerns raised by LGA and the pensions industry. HMT has published draft clauses for inclusion in the Finance Bill 2025-26 which will amend the Inheritance Tax Act 1984. There will be further consultation on amendments to the Registered Pensions Schemes (Provision of Information) Regulations 2006: [Bulletin 95](#)
- Deadline for active and deferred members to make a mandatory scheme pays election in relation to the remedy has been extended from 6 July 2025 to 6 July 2027: [Bulletin 95](#)
- HMRC Pension Schemes Newsletter 171. Inheritance Tax – summary of the Government's response to recent consultation. LTA protection look-up service – how to access when it moves to the Managing Pension Schemes service later this year. Managing Pension Schemes service – a reminder that all pension schemes must now use this service to update HMRC and meet reporting duties: [Bulletin 95](#)
- HMRC Pension Schemes Newsletter 172. Personal Pension Relief – from 1 September 2025 claims must be made online or by letter, phone requests not accepted. Public Service Pension Remedy – mandatory scheme pays deadline for affected members extended to 6 July 2027 for tax years 2019-20 to 2022-23. Lifetime Allowance protections – administrators invited to test new look-up service. Relief at Source – interim payments paused, and new references for claims: [Bulletin 96](#)
- HMRC Pension Schemes Newsletter 173. HMRC/FCA statement on returning tax-free lump sums – tax consequences from taking tax-free lump sums generally cannot be reversed. Qualifying recognised overseas pension schemes – HMRC is replacing APSS262 form with new online feature for reporting transfers to QROPS. Technical updates for abolition of lifetime allowance. Deadline reminder for pension scheme returns: [Bulletin 97](#)
- Offsetting of Unauthorised Payments - HMRC have updated Reporting Template and Guidance: [Bulletin 98](#)
- Age Discrimination Remedy – HMRC has published guidance on unauthorised payments offsetting: [Bulletin 99](#)
- Autumn Budget 2025 – tax implications: [Bulletin 99](#)
- HMRC Pension Schemes Newsletter 175. Budget 2025. Speculation about Budget changes – concerns about early access to pensions. "Check your pension protections" service has been renamed. Reporting QROPS transfers to HMRC – new feature in the Managing Pension Schemes service: [Bulletin 99](#)
- Managing Pension Schemes service – HMRC has published a YouTube video on enrolling and migrating to the service: [Bulletin 99](#)
- HMRC Pension Schemes Newsletter 176. Transfers to QROPS – new reporting function. Protections and enhancements – new authenticated look up service. Public service pensions remedy – offsetting unauthorised payments. Mandatory tax adviser registration. Relief at source – residency status reports. Pension scheme return – submission deadline reminder. Event reporting: [Bulletin 100](#)

## Tax (continued)

- HMRC Offsetting of Unauthorised Reporting Template has been updated (protected fields have been removed) and published on "Age Discrimination Remedy – Useful Information" section of FPS Regulations and Guidance website: [Bulletin 101](#)
- SAB engagement with HMRC on Matthews. SAB letter to HMRC outlining concerns published in "Correspondence" section of SAB website: [Bulletin 101](#)
- HMRC Pension Schemes Newsletter 177 – Removing non-UK pension scheme administrators before 6 April 2026. Invitation to participate in user feedback sessions on the new inheritance tax digital service: [Bulletin 101](#)
- Age Discrimination Remedy: Unauthorised Payment Charge (UPC) for lump sum calculations – offsetting guidance. GAD has published slides providing examples complementing their earlier methodology note: [Bulletin 103](#)
- GAD v3.00 Sargeant/McCloud tax and contribution calculator – problem which will produce incorrect result for certain firefighters. GAD to issue revised version. Scheme Managers should identify affected cases and pause use of current calculator: [Bulletin 103](#)
- GAD have released an updated version of the user guide for the Sargeant/McCloud Remedy contribution adjustment calculator. It can be found in the "Age Discrimination Remedy – GAD Tax and Contribution Calculator" section of FPS Regulations and Guidance website: [Bulletin 103](#)
- The Finance Act 2026 received Royal Assent on 18 March 2026. Two items of interest for the fire sector are changes relating to the abolition of the Lifetime Allowance (LTA) and amendment of the Inheritance Tax Act 1984: [Bulletin 103](#)
- HMRC Pension Schemes Newsletter 178. Inheritance tax on pensions – further information about new requirements to be provided in due course. Normal Minimum Pension Age – members transferring with a protected pension age. Protection look up service. Transfers to QROPS: [Bulletin 103](#)
- HMRC Pension Schemes Newsletter 179. UK-Luxembourg double taxation agreement. Managing pension schemes service down over Easter. Lifetime allowance protection and enhancements – new service launched February 2026 and old system switched off: [Bulletin 103](#)

## The Pensions Ombudsman (TPO)

- Pensions Ombudsman Newsletter Issue 2 – 2.9.2017: [Bulletin 3 Appendix 2](#)
- Pensions Ombudsman Newsletter Issue 3 – January 2018: [Bulletin 4 Appendix 9](#)
- TPAS dispute function moves to The Pensions Ombudsman – expected to be completed by 1 March 2018: [Bulletin 5](#)
- TPO determination (PO-155584) on pensionable pay for a retained firefighter with various allowances – Scheme Advisory Board working with legal advisers to provide guidance on case: [Bulletin 6](#)
- Summary of statistics collated by Pensions Ombudsman concerning enquiries and investigations undertaken on behalf of Local Govt., Police, Firefighters and Teachers Pension Schemes: [Bulletin 6](#), and [Bulletin 6 Appendix 5](#)
- The Pensions Ombudsman signposting – TPO have launched a signposting template for organisations: [Bulletin 7](#), and [Bulletin 7 Appendix 1](#)
- Pensions Ombudsman Newsletter Issue 4 – July 2018: [Bulletin 10 Appendix 1](#)
- Link to earlier communications from The Pensions Ombudsman and a full history of determinations in relation to FPS: [Bulletin 10](#)
- TPO determination (PO-12763) on transfer out of Police Pension Scheme – authority failed to conduct adequate checks and enquiries: [Bulletin 11](#)
- TPO signposting provisions for referring to TPO and The Pensions Advisory Service (TPAS): [Bulletin 12](#)
- TPO determination relating to the roles of the Authority and the IQMP: [Bulletin 13](#)
- Update on FPS cases currently under consideration by TPO: [Bulletin 13](#)
- Summary of items of pensionable pay considered in PO-14863: [Bulletin 14](#)
- PO determination mentioned in Bulletin 13 – the roles of the Authority and the IQMP – further confirmed by 3 further determinations: [Bulletin 14](#)
- Consultation seeking views on proposals regarding new TPO function for earlier resolution of disputes prior to a determination, and for employers to make complaints or refer disputes to TPO on behalf of themselves: [Bulletin 15](#)
- Pensions Ombudsman Newsletter Issue 5 – November 2018: [Bulletin 15 Appendix 5](#)
- Pensions Ombudsman Newsletter Issue 6 – June 2019: [Bulletin 21](#), and [Bulletin 21 Appendix 8](#)
- An overview of the process following a complaint being referred to the Pensions Ombudsman: [Bulletin 22](#)
- Pensions Ombudsman Annual Report and Accounts 2018/19 and a message from the Ombudsman: [Bulletin 22](#), and [Bulletin 22 Appendix 5](#)
- TPO dispute resolution consultation, 19 December 2018 to 18 January 2019 – response: [Bulletin 23](#)
- TPO corporate plan 2019-2022: [Bulletin 25](#), and [Bulletin 25 Appendix 6](#)
- Recent TPO determinations added to legal landscape webpage; PO-19150 (ill-health) and PO-21552 (final pensionable pay): [Bulletin 28](#)
- Pensions Ombudsman Newsletter Issue 7 – January 2020: [Bulletin 29](#)
- Pensions Ombudsman Newsletter Issue 8 – April 2020: [Bulletin 32](#)
- TPO determinations (PO-15170 and PO-15168 & PO-15171) regarding protected pension age and the responsibility of the employer: [Bulletin 34](#)
- TPO determination on data: [Bulletin 34](#)

## The Pensions Ombudsman (TPO) (continued)

- TPO corporate plan 2020-2023, and annual report and accounts for 2019-2020: [Bulletin 35](#)
- Pensions Ombudsman Newsletter Issue 9 – August 2020: [Bulletin 36](#)
- TPO factsheet – Complaining to TPO on behalf of a deceased's estate: [Bulletin 38](#)
- Pensions Ombudsman Newsletter Issue 10 – December 2020: [Bulletin 41](#)
- TPO factsheets – The Early Resolution Service; How we investigate complaints; Complaining to the party/parties at fault: [Bulletin 44](#)
- TPO's term of office extended for another year: [Bulletin 47](#)
- "How to avoid the Ombudsman" – new page on TPO website: [Bulletin 50](#)
- TPO publishes guidance on communicating with pension scheme members: [Bulletin 50](#)
- TPO seeking views in stakeholder survey – closes 8 December 2021: [Bulletin 51](#)
- TPO website additions. Unacceptable Behaviour Policy, Accessibility Policy, Determination Factsheet: [Bulletin 52](#)
- Following feedback from the stakeholder survey (see [Bulletin 51](#)), TPO will be running webinars at end of March 2022: [Bulletin 53](#)
- TPO determination PO-25374 regarding abatement: [Bulletin 54](#)
- TPO webinars: [Bulletin 54](#)
- TPO website additions - factsheets on Death Benefits, Ill-health Pensions and Pension Scams: [Bulletin 54](#)
- TPO March e-newsletter – includes articles on May/June TPO webinars, updated Early Resolution factsheet, new legal determinations: [Bulletin 56](#)
- New TPO on-line application launched: [Bulletin 57](#)
- TPO webinars "Volunteering at TPO" and "How to avoid the Ombudsman": [Bulletin 57](#)
- TPO publishes Annual Report and Accounts 2021/22 on 14 July 2022: [Bulletin 59](#)
- TPO McCloud factsheet published on 20 July 2022: [Bulletin 59](#)
- TPO publishes corporate plan for 2022 to 2025: [Bulletin 60](#)
- TPO hosting webinar "How to avoid the Ombudsman" on 14 September 2022 as part of Pensions Awareness Week: [Bulletin 60](#)
- Pensions awareness campaign which was planned for 12 to 16 September 2022 postponed until 31 October to 4 November 2022: [Bulletin 61](#)
- "A Day in the Life of the Pensions Ombudsman" published on 13 October 2022: [Bulletin 62](#)
- "Case Law Update", Weightman's presentation slides, FPS AGM 2022 Day Two: [Bulletin 62](#)
- TPO factsheets published November 2022 – "Determination by the Ombudsman" and "Privacy and Personal Information Policy": [Bulletin 63](#)
- Antony Arter's term as Pensions Ombudsman to end on 15 January 2023 but he will remain at TPO as part-time Deputy Pensions Ombudsman: [Bulletin 64](#)
- New Pensions Ombudsman – Dominic Harris – commenced five-year term of office on 16 January 2023: [Bulletin 65](#)
- TPO decisions regarding pensionable pay – Scheme Advisory Board Guidance Note on pensionable pay remedies: [Bulletin 69](#)
- TPO factsheet published 27 April 2023 – "Where to go for help with your pension complaint": [Bulletin 69](#)

## The Pensions Ombudsman (TPO) (continued)

- TPO expands network of volunteers – contact details for those who may wish to apply: [Bulletin 70](#)
- TPO published, on 31 July 2023, a factsheet entitled “Incorrect information” which outlines what members should do if they have a complaint about receiving incorrect information: [Bulletin 72](#)
- Court of Appeal ruling that TPO is not a competent court for enforcing a dispute about monetary obligation under s91(6) of Pensions Act 1995 – TPO response: [Bulletin 76](#)
- TPO national volunteers week, commencing 3 June 2024: [Bulletin 82](#)
- TPO’s blog, 18 June 2024 – how the TPO operating model review will benefit the industry and members, and changes that mean a member must exhaust a scheme’s formal complaints process before bringing a case to TPO: [Bulletin 82](#)
- TPO determination re recovery of overpayment of a spouse’s pension. Highlights the need for administrators to keep processes under review: [Bulletin 84](#)
- Deputy Pensions Ombudsman appointment extended for a further 3 months from 16 October 2024: [Bulletin 86](#)
- “Ombuds Day” on 10 October 2024 – TPO celebrated with a blog raising awareness and understanding of TPO services: [Bulletin 86](#)
- TPO determination CAS-92761-H7Q6 – the Pensions Ombudsman did not uphold a complaint re a council’s decision to award a lump sum death benefit under the LGPS to a nominated beneficiary rather than to the late member’s spouse. Determination is on TPO website: [Bulletin 93](#)
- TPO has written, 12 June 2025, to Chair of Work and Pensions Committee regarding concerns of interpretation of “Occupational pension scheme” as made by Court of Appeal in recent Employment Tribunal Case and which could put many public sector injury benefit/compensation schemes (including Firefighters’ Compensation Scheme) outside of the TPO’s jurisdiction: [Bulletin 94](#)
- The Department of Work and Pensions has appointed Deborah Evans to be the Chair of TPO for a five-year term with effect from 1 July 2025, replacing former Chair Anthony Arter: [Bulletin 94](#)
- TPO published, 19 June 2025, determination in case CAS-76722-Z3Z9 which relates to the Modified 2006 Scheme: [Bulletin 95](#)
- The Pensions Ombudsman and the Pension Protection Fund Ombudsman jointly published, 17 July 2025, their annual report and accounts for 2024/25: [Bulletin 95](#)
- TPO Chair’s blog reflecting on first month in role: [Bulletin 96](#)
- TPO has published its new Corporate Strategy 2025-2028: [Bulletin 96](#)
- TPO determination CAS-81940-Z2S8. Relates to statutory transfer requirements under the Pension Schemes Act 1993 at the time of transfer. Of interest to authorities dealing with similar appeals for transfers between February 2013 and 30 November 2021 when the Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021 came into force: [Bulletin 97](#)
- TPO determination CAS-78486-R9D8 – the Deputy Pensions Ombudsman did not uphold a complaint concerning the transfer of defined benefit pension to a small self-administered scheme that turned out to be a pension liberation scheme: [Bulletin 98](#)
- Coffee morning presentation, 26 November 2025 – Pensions Ombudsman ruling: [Bulletin 99](#)
- Deputy Pensions Ombudsman clarifies “transfer credits condition”. It is recommended that transfer discharge forms to occupational pension schemes should be updated to reflect this case: [Bulletin 99](#)

## The Pensions Ombudsman (TPO) (continued)

- On 10 March 2026, The Pensions Ombudsman is holding online its annual Technical Forum for technical specialists in the pensions industry: [Bulletin 102](#)
- Items discussed at the Pensions Ombudsman online technical forum, 10 March 2026; transfer due diligence, overpayments, and an update on the Operating Model Review (OMR): [Bulletin 103](#)

## The Pensions Regulator (TPR)

- TPR governance and admin survey: [Bulletin 1](#)
- Presentation – Firefighters’ pension schemes. Full set of survey results 2016: [Bulletin 1](#), and [Bulletin 1 Appendix 3](#)
- Presentation – Firefighters’ pension schemes: [Bulletin 1](#), and [Bulletin 1 Appendix 4](#)
- The Pension Regulator’s presentation – “Data challenges in the pensions landscape and GDPR”: [Bulletin 2](#), and [Bulletin 2 Appendix 3](#)
- TPR Quick Guides to record keeping, measuring data, improving data: [Bulletin 3](#)
- TPR governance and admin survey: [Bulletin 3](#)
- TPR statement summarising guidance around the management of outsourced service providers: [Bulletin 6](#), and [Bulletin 6 Appendix 4](#)
- TPR Scheme return 2017/18 to be issued in July 2018 – Scheme Advisory Board are working to develop standard set of scheme specific data for use in completing return, in order to ensure consistency across all Firefighters’ Pension Schemes: [Bulletin 7](#)
- TPR data score requirements: [Bulletin 8](#)
- TPR Governance and Administration 2017 survey results: [Bulletin 8](#)
- TPR press release concerning fraudsters who may be trying to steal from the savings of workers by falsely claiming to be from TPR: [Bulletin 10](#)
- TPR request that in 2017/2018 scheme return, schemes should measure the data held about members and report this. TPR checklist for completing return. LGA informal guide to measuring data: [Bulletin 11](#), and [Bulletin 11 Appendix 1](#).
- TPR scheme return 2018/2019 issued to scheme managers: [Bulletin 12](#)
- TPR new approach to workplace pensions regulation: [Bulletin 12](#)
- TPR annual Governance and Administration survey: [Bulletin 13](#)
- TPR scheme return 2018 – reminder that completion/submission is mandatory: [Bulletin 14](#)
- TPR annual Governance and Administration survey 2018 – reminder to complete/return: [Bulletin 14](#)
- TPR’s new website launched 12.11.2018. Includes ScamSmart campaign (“Scorpion” leaflet replaced), updated guidance on Annual Benefit Statements, and other resources: [Bulletin 14](#)
- New TPR Chief Executive: [Bulletin 15](#)
- TPR statement on the UK’s exit from the European Union: [Bulletin 17](#)
- TPR Governance and Administration survey 2018 – a view from the Regulator regarding Fire Schemes: [Bulletin 22](#), and [Bulletin 22 Appendix 4](#)
- TPR secondment opportunity: [Bulletin 22](#)
- All breaches of law must be recorded and those considered material reported to TPR. (Link to new [Breach Assessment Template](#).): [Bulletin 23](#)
- TPR Public Service Pension Scheme return (2019) scheduled for late September: [Bulletin 23](#)
- TPR data measuring review – TPR encourage schemes to maintain information held, throughout the year, not just in response to a scheme return request: [Bulletin 24](#)
- TPR publish LGPS engagement report summarising key findings against Code of Practice 14; TPR planning future supervisory and engagement work with a number of FRAs: [Bulletin 24](#)

## The Pensions Regulator (TPR) (continued)

- TPR – monitoring of six key processes as part of annual governance and administration survey, factsheet gives further guidance: [Bulletin 25](#)
- TPR data requirements for 2019 return – guidance and spreadsheet: [Bulletin 25](#), and [Bulletin 25 Appendix 3](#), and [Bulletin 25 Appendix 4](#)
- TPR Governance and Administration survey 2019: [Bulletin 26](#)
- TPR data requirements for 2019 scheme return – update: [Bulletin 27](#)
- TPR to take pragmatic view about schemes that do not meet ABS 31 August 2020 deadline because of COVID-19: [Bulletin 32](#)
- TPR corporate plan 2020-2021: [Bulletin 35](#)
- TPR scheme return 2019-2020 warm-up: [Bulletin 36](#)
- Update on TPR single Code of Practice: [Bulletin 37](#)
- Update on TPR scheme return 2019-2020: [Bulletin 38](#)
- Publication of TPR Governance and Administration survey 2019 – six key processes factsheet to be updated to give further guidance to FRAs: [Bulletin 39](#)
- TPR campaign – pledge to combat pension scams: [Bulletin 39](#)
- TPR six key processes factsheet 2021: [Bulletin 41](#)
- Pension Schemes Act 2021 – enhances powers available to TPR to protect pension savers: [Bulletin 42](#)
- TPR consultation on new modular code of practice published 17 March 2021, closes 26 May 2021: [Bulletin 43](#)
- TPR recording of webinar on pledge to combat pension scams, published 8 April 2021: [Bulletin 44](#)
- TPR and Financial Conduct Authority (FCA) guide to providing support with financial matters to employees, without needing to be subject to FCA regulation: [Bulletin 45](#)
- TPR Equality, Diversity and Inclusion Strategy: [Bulletin 46](#)
- DWP consultation response on new powers for TPR: [Bulletin 46](#)
- TPR Governance and Administration survey 2020-21 published: [Bulletin 47](#)
- TPR interim response to code of practice consultation (see Bulletin 43): [Bulletin 48](#)
- TPR scheme return notices sent out to scheme managers in September 2021 – legal requirement to complete and return by deadline: [Bulletin 48](#)
- The Pensions Regulator (Employer Resources Test) Regulations 2021 [2021/1047]: [Bulletin 49](#)
- TPR guidance on dealing with transfer requests published on 8 November 2021: [Bulletin 51](#)
- TPR “Pledge to Combat Pension Scams”: [Bulletin 56](#)
- TPR – six key processes factsheet updated to reflect results of 2020-21 Governance and Administration Survey: [Bulletin 57](#)
- TPR consultation on enforcement and prosecution policies: [Bulletin 57](#), and [Bulletin 62](#)
- TPR launches “Deadline” campaign for Pensions Dashboards and has published “Pensions Dashboards: Initial guidance”. Also, webinar and Q&As on 28 July 2022 to help schemes prepare for connection: [Bulletin 58](#)
- TPR corporate plan for next two years published on 13 June 2022: [Bulletin 58](#)
- TPR blog on pension scammers published on 15 June 2022: [Bulletin 58](#)
- TPR publishes “A guide to reporting pension scams”, June 2022: [Bulletin 58](#)

## The Pensions Regulator (TPR) (continued)

- Coffee morning presentation 14 June 2022 – TPR Governance and Administration survey results 2020-21: [Bulletin 58](#)
- TPR publishes Annual Report and Accounts 2021/22 on 14 July 2022: [Bulletin 59](#)
- TPR publishes scam prevention strategy: [Bulletin 60](#)
- TPR scheme return notices sent out to scheme managers in October 2022 – legal requirement to complete and return them by deadline: [Bulletin 61](#)
- TPR warns employers to ensure that they are complying with their automatic enrolment duties: [Bulletin 61](#)
- TPR enforcement and prosecution policies updated on 25 October 2022: [Bulletin 62](#)
- TPR speech “Looking Ahead: Regulating for the Saver” at the Pensions and Lifetime Savings Association (PLSA) conference: [Bulletin 62](#)
- “TPR’s new code of practice” TPR presentation slides, FPS AGM 2022, Day One: [Bulletin 62](#)
- “Preparing for pensions dashboards”, TPR Policy Lead’s presentation slides, FPS AGM 2022 Day Two: [Bulletin 62](#)
- TPR consultation (24 November 2022 to 24 February 2023) on its dashboards and compliance policy: [Bulletin 63](#)
- On 11 November 2022, because of current economic uncertainty, TPR, The Financial Conduct Authority and the Money and Pensions Service issued a joint scam warning to pension schemes and savers: [Bulletin 63](#)
- In November 2022, TPR published a blog on automatic enrolment, and a blog on equality, diversity and inclusion: [Bulletin 63](#)
- On 7 December 2022, TPR and the Financial Conduct Authority published an update to their 2018 joint regulatory strategy: [Bulletin 64](#)
- TPR presentation on pensions dashboards at SAB meeting 23 January 2023: [Bulletin 66](#)
- Review of TPR to examine its performance – report due in May 2023: [Bulletin 66](#)
- Pensions Dashboards Programme – TPR to notify schemes affected by DWP announcement of delays in dashboard connection deadlines: [Bulletin 67](#)
- Coffee morning presentation 14 March 2023 – Pensions Dashboard preparations (TPR): [Bulletin 67](#)
- TPR has published updated guidance and checklist to help schemes prepare for dashboard duties and will produce a “content toolkit” for administering authority communications. Also held free webinar “Getting to grips with your data” on 30 March 2023: [Bulletin 67](#)
- Chief Executive of TPR published a blog, 21 March 2023, about TPR organisation and delivery: [Bulletin 67](#)
- TPR dashboard webinar, 30 March 2023; recording available on TPR website: [Bulletin 68](#)
- TPR Corporate Plan for 2023/24: [Bulletin 68](#)
- LGA Guidance on TPR data requirements 2023 (updated version of 2019 guidance): [Bulletin 69](#)
- TPR website updated, 12 May 2023, with a page covering Capita security incident; administrators using Capita’s services should check whether their pension scheme data affected: [Bulletin 69](#)

## The Pensions Regulator (TPR) (continued)

- TPR blog “Make time to get your data dashboard-ready” published 14 June 2023: [Bulletin 70](#)
- TPR amends dashboard guidance in response to delay in dashboard deadlines: [Bulletin 70](#)
- TPR published new dashboards content toolkit on 14 June 2023: [Bulletin 70](#)
- TPR sending out surveys as a fact-finding exercise in order to understand challenges faced by schemes obtaining member data from employers: [Bulletin 71](#)
- TPR guidance “Failing to comply with dashboards duties” updated to outline what schemes must do to demonstrate they have had regard to the staging timetable: [Bulletin 71](#)
- TPR summary of The Pensions Dashboards (Amendment) Regulations 2023 has been put on the TPR Dashboard guidance webpages: [Bulletin 72](#)
- TPR scheme return notice will be sent out from October 2023: [Bulletin 72](#)
- TPR guidance on publishing annual benefit statements during 2023 to 2025: [Bulletin 73](#)
- TPR’s new pension scams reporting campaign: [Bulletin 73](#)
- TPR blogs – “Why we are building relationships with pension administrators” and “Tick off tasks one by one with our pensions dashboards checklist”: [Bulletin 74](#)
- TPR published, on 27 November 2023, the results of its 2022/23 Governance and Administration survey. The TPR Six Processes factsheet will be updated in due course in order to give further guidance to FRAs: [Bulletin 75](#)
- Matthews – failure to trace eligible individuals by disclosure deadline may result in breach of law which should be reported to TPR: [Bulletin 76](#)
- TPR has revised its cyber security guidance – pension schemes now asked to report any significant incidents to TPR on a voluntary basis as soon as reasonably practicable: [Bulletin 76](#)
- TPR has updated and reformatted the ten existing codes of practice into a revised General Code – one set of clear consistent expectations on scheme governance and administration: [Bulletin 77](#), and [Bulletin 84](#)
- TPR six key processes factsheet updated to reflect results of 2022/23 Governance and Administration Survey: [Bulletin 77](#)
- Coffee morning presentation 30 January 2024 – TPR Governance and Administration 2022/23 survey results: [Bulletin 77](#)
- Changes to TPR’s declaration of compliance site, January 2024: [Bulletin 78](#)
- On 25 March 2025, DWP issued a written ministerial statement on pension dashboards which included an update on the publication of connection guidance including the new staging timeline for connecting to pension dashboards, the public pension schemes connection date being 31 October 2025. TPR have provided an update regarding what they expect: [Bulletin 79](#)
- The Pensions Act 2004 (Codes of Practice) (Revocation) Order 2024 comes into force on 28 March 2024 and revokes certain TPR codes of practice: [Bulletin 79](#)
- TPR April 2024 regulatory round-up published on 25 April 2024: [Bulletin 80](#)
- TPR Newslink, published on 9 May 2024, covers their corporate plan, annual funding statement, blog exploring innovation in the interest of savers: [Bulletin 81](#)
- TPR have confirmed they will not be carrying out their annual governance and administration survey in 2024: [Bulletin 81](#)

## The Pensions Regulator (TPR) (continued)

- For circumstances where Annual Benefit Statement deadlines cannot be met, the Scheme Advisory Board have published a breach assessment template to assist in assessment of whether a breach is materially significant or not – see resources section of FPS Board website: [Bulletin 83](#)
- Matthews Statutory Deadlines – new factsheet in “Second Options Exercise” section on FPS Regulations and Guidance website. Failure to adhere to a deadline would constitute a breach of law and must be reported to Local Pension Board and, if of material significance, to the Pensions Regulator: [Bulletin 83](#)
- TPR published, on 31 July 2024, their regulatory roundup for July 2024: [Bulletin 83](#)
- Age Discrimination Remedy – ABS-RSS statutory deadlines: failure to comply with providing a rolled back ABS by 31 August 2024. TPR have confirmed they expect all breaches to be reported regardless of whether breach has been deemed material or not: [Bulletin 84](#)
- TPR General Code – reminder that Scheme Managers should not delay reviewing their compliance: [Bulletin 84](#)
- TPR Nudge Campaign (for public sector schemes re Pensions Dashboard campaign). TPR sent emails, July 2024, to scheme manager contacts: [Bulletin 84](#)
- The Pensions Dashboards Programme Frequently Asked Questions Newsletter, September 2024, includes The Pensions Regulator Update: [Bulletin 85](#)
- TPR Newsletter, September 2024, includes information on – The FCA’s value for money consultation, A blog for trustees on preparing for pensions dashboards, Automatic enrolment duties for seasonal or temporary staff: [Bulletin 85](#)
- TPR published, on 27 September 2024, their regulatory roundup: [Bulletin 85](#)
- TPR have started their Pensions Dashboards Nudge Campaign – email sent to scheme managers in July giving connection date, plus a link for two additional contacts to receive information from TPR. Scheme managers and Local Pension Boards should familiarise themselves with the TPR guidance and their duties: [Bulletin 85](#)
- TPR, in association with the Pension Scams Action Group, launched a new video in October 2024 for Scams Awareness Week: [Bulletin 86](#)
- TPR, on 22 October 2024, published its digital, data and technology strategy: [Bulletin 86](#)
- TPR data quality engagement from 15 October 2024 – reaching out to schemes in scope for dashboards to ensure they have the right processes and controls in place around their data: [Bulletin 86](#)
- TPR is holding a pensions dashboard webinar on 26 November 2024 – registration details: [Bulletin 86](#)
- TPR is sending out to scheme managers two surveys regarding readiness for pensions dashboards in the period leading up to their “connect by” date: [Bulletin 86](#)
- TPR November regulatory round-up newsletter: [Bulletin 87](#)
- Pensions Dashboard update issued. Includes TPR’s pensions dashboards guidance, an article on pensions dashboards “hot topics”, and information about the “Nudge 3” email sent to schemes ahead of their “connect by” date: [Bulletin 88](#)
- Automatic enrolment earnings bands 2025/26: [Bulletin 89](#)
- TPR has written an article focusing on “Hot Topics” identified through their industry engagement: [Bulletin 89](#)

## The Pensions Regulator (TPR) (continued)

- TPR dashboards readiness survey will be sent out by TPR in March 2025: [Bulletin 90](#)
- TPR has published a blog entitled “Working together to strengthen our defences against pension scams”; it includes information on a webinar to be held on 25 March 2025 where pension schemes can learn how to support TPR’s efforts and hear updates from the Pension Scams Action Group: [Bulletin 90](#)
- TPR published, 17 February 2025, a blog titled “Implementing our vision – what you can expect from us this year”: [Bulletin 90](#)
- Issue of Remediable Service Statements (RSS) – clarification of actions to be taken by administrators and Scheme Managers in the event of a breach if statutory deadline not met. Material Breach Assessment factsheet in “factsheet” section of FPS Regulations and Guidance website and SAB breach assessment template in “Resources” section of FPS Board website: [Bulletin 91](#)
- Scheme Managers should check that the Pensions Regulator holds their correct contact details (a nominee rather than a general email address): [Bulletin 91](#)
- The Pensions Regulator has updated its two-page pension scams leaflet and letter for issue to members transferring benefits out of a defined benefit scheme – see “Warn members about pension scams” page on TPR website: [Bulletin 91](#)
- The Pensions Regulator has published a data strategy, challenging pension schemes to raise data standards. More information in the March 2025 TPR press release about the strategy launch: [Bulletin 91](#)
- TPR launched, 11 April 2025, their Pensions Dashboards industry social media campaign including a toolkit giving a full briefing and suggested content and supporting images for newsletters and social media. There are 5 actions which TPR wants Scheme Managers to take: [Bulletin 92](#)
- TPR Nudge Campaign – Scheme Managers can expect to receive Dashboards Nudge Four email one month before their connect-by date, highlighting requirements and TPR’s expectations as to where authorities will be in Dashboards implementation: [Bulletin 92](#)
- Pensions Dashboards – to help answer questions and raise awareness about Registration codes, TPR have published a hot topics article about the codes and how to use them: [Bulletin 92](#)
- The Interim Director of Policy and Public Affairs at TPR delivered a keynote speech “Innovation in pensions” at the Pensions Age Conference on 24 April 2025. A transcript of the speech is on TPR’s website: [Bulletin 92](#)
- The fire authority’s designated “Pensions Dashboards Primary Contact” should by now have received the authority’s registration codes from The Pensions Regulator. If not, they should contact TPR’s Customer Support Team: [Bulletin 94](#)
- TPR has updated its Pensions Dashboards Programme guidance to incorporate MaPS guidance, TPR’s expectations about recording and reporting relevant complaints, and information about registration codes: [Bulletin 94](#)
- TPO has arranged a Stakeholder Forum to be held in London on 16 July 2025: [Bulletin 94](#)
- Recent determinations by TPO (list given in Bulletin) have highlighted key lessons for administering authorities when distributing death grants: [Bulletin 94](#)
- TPR published a blog, 17 July 2025, “Don’t miss your dashboards deadline over a data debt”: [Bulletin 95](#)
- On 24 July 2025, TPR published its annual report and accounts for 2024/2025, and also published the year two update to its three-year corporate plan (2024 to 2027): [Bulletin 95](#)

## The Pensions Regulator (TPR) (continued)

- The Executive Director of Digital, Data and Technology at TPR published, 1 July 2025, a blog “How collaboration will help pensions thrive in the digital, data and technology age”. This outlines plans to launch a new Pensions, Data and Digital Working Group this autumn with details for those interested in joining: [Bulletin 95](#)
- On 28 August 2025, the Pensions Regulator launched their new Pensions Dashboards connection campaign, targeting schemes due to connect over coming months to continue to drive improved awareness and understanding of what Scheme Managers need to do: [Bulletin 96](#)
- TPR has launched a consultation on its proposed enforcement strategy, aiming to modernise how it protects savers and regulates workplace pensions. A blog on the new strategy has been published. Consultation closes on 11 November 2025: [Bulletin 97](#), and [Bulletin 99](#)
- TPR is holding a free dashboards webinar on 3 December 2025, to help prepare schemes for dashboards duties: [Bulletin 98](#)
- TPR sent scheme return notices to public sector scheme managers in October 2025, to be completed and returned within six weeks of receipt. LGA’s view that incomplete Matthews records should be included within the data scoring: [Bulletin 98](#)
- Following publication of the Pension Regulator’s revised data quality guidance, PASA has published new data quality guidance and a data improvement plan template: [Bulletin 99](#)
- On 21 November 2025, the Pensions Dashboards Programme published a blog “Getting data-ready for dashboards: benefits for savers and schemes”. It explains the importance of high quality data, and features comments from the Pensions Regulator: [Bulletin 99](#)
- LGA response to TPR’s consultation on its proposed enforcement strategy (see Bulletin 97): [Bulletin 99](#)
- The Pensions Regulator has released revised member data quality guidance bringing all its data-related resources together in one place: [Bulletin 99](#)
- On 27 November 2025, the Pensions Regulator published a blog about pension scams: [Bulletin 99](#)
- Communications survey – The Pensions Regulator is carrying out a survey to find out how its audiences consume different types of information it supplies. Closes on 6 March 2026: [Bulletin 102](#)
- On 18 March 2026, The Pensions Regulator is hosting a free Pension Scams Action Group (PSAG) webinar on fighting pension fraud: [Bulletin 102](#)
- On 2 March 2026, TPR published a new blog exploring how understanding savers’ working lives can help schemes design better default pension plans: [Bulletin 103](#)
- On 11 March 2026, TPR issued a press release calling on the pensions industry to take protection action after a rise in impersonation fraud: [Bulletin 103](#)

## Training and Events

- Local Pension Board training: [Bulletin 1](#) and [Bulletin 1 Appendix 9](#)
- Local Pension Board training: [Bulletin 2](#)
- The Pension Regulator’s presentation – “Data challenges in the pensions landscape and GDPR”: [Bulletin 2](#), and [Bulletin 2 Appendix 3](#)
- LGA quick guide to ill-health and injury benefits: [Bulletin 4](#) and [Bulletin 4 Appendix 1](#)
- Training options: [Bulletin 8](#)
- Fire and Police Local Pension Board Governance – link to slides: [Bulletin 8](#)
- FPS 2006 (Special Members) workshop – link to slides: [Bulletin 8](#)
- Tax awareness seminars – next steps: [Bulletin 8 Appendix 1](#)
- Presentations given at Fire Pensions Annual Conference, 17 – 18 September 2018: [Bulletin 12](#)
- Training for administrators on calculating tax liability and related processes: [Bulletin 12](#), and [Bulletin 12 Appendix 2](#)
- Training for Local Pension Boards and Scheme Managers: [Bulletin 16](#)
- “Data: Pensions in a digital era” – event summary: [Bulletin 19](#)
- Firefighters and Police Local Pension Boards governance conference 15 May 2019 – event summary and slide decks: [Bulletin 20](#)
- Training guide “FPS 1992 transitional calculations” updated: [Bulletin 20](#)
- Ill-health and injury workshop, 19 June 2019 – event summary: [Bulletin 21](#)
- Local Pension Boards annual wrap-up training, 18 June 2019 – event summary: [Bulletin 21](#)
- Pensionable pay workshop, 18 July 2019 – event summary: [Bulletin 22](#)
- Presentations given at FPS AGM, 24 – 25 September 2019: [Bulletin 24](#)
- Training survey research report: [Bulletin 24](#)
- The Fire Finance Network: [Bulletin 25](#)
- Pensions Tax Seminar – 12 November 2019: [Bulletin 25](#)
- Pensions Tax Seminar, 12 November 2019 – event summary: [Bulletin 26](#)
- LGA Annual Fire Conference 10-11 March 2020 – event summary: [Bulletin 30](#)
- Catch-up on-line coffee mornings starting 5 May 2020: [Bulletin 32](#) and [Bulletin 33](#)
- Annual Local Pension Board wrap-up training 2020: [Bulletin 33](#)
- Update on on-line coffee mornings: [Bulletin 34](#), and [Bulletin 35](#)
- Annual Local Pension Board wrap-up training 2020: [Bulletin 34](#), and [Bulletin 35](#)
- Virtual FPS AGM, 22 and 23 September 2020: [Bulletin 36](#)
- Resumption of FPS coffee mornings starting 1 September 2020: [Bulletin 36](#)
- Presentations given at FPS AGM, 22 – 23 September 2020: [Bulletin 37](#)
- Local Pension Boards virtual training – update on current issues and how to use the six key areas of governance to support the scheme manager: [Bulletin 38](#)
- On-line coffee mornings resume on 12 January 2021: [Bulletin 40](#)
- Training and events 2020 facts and figures: [Bulletin 40](#)
- LGA Annual Fire Conference 1-4 March 2021, sessions listing: [Bulletin 42](#)
- Virtual SAB update event 20 May 2021. Launch of national website for FPS members and of FRA remedy self-assessment survey : [Bulletin 44](#), and [Bulletin 45](#)
- Coffee morning presentations – One-pot ill-health and death recap; Remedy project management update; Scheme valuations and cost control overview (First Actuarial): [Bulletin 49](#)

## Training and Events (continued)

- Coffee morning presentations – Immediate Detriment Framework; General FPS Update: [Bulletin 50](#)
- New FPS coffee morning page added to Events menu of FPS Regulations and Guidance website to hold copies of presentations: [Bulletin 50](#)
- Coffee morning presentations – FRA remedy self-assessment survey; Immediate Detriment Framework update, UPCs: [Bulletin 51](#)
- Christmas coffee morning presentation 21 December 2021 – the latest on Immediate Detriment: [Bulletin 52](#)
- Coffee morning presentations – Forward look 2022; Abatement: [Bulletin 53](#)
- Coffee morning presentations – Pension Dashboards – an overview (The Pensions Regulator); Pension Dashboards (Featuring Heywood Pension Technologies): [Bulletin 54](#)
- Coffee morning presentation 8 March 2022 – Preparing for prospective remedy: [Bulletin 55](#)
- Coffee morning presentation 22 March 2022 – Matthews” and the 2023 options exercise: [Bulletin 55](#)
- Proposed payroll workshop to offer guidance on data collection work for retrospective remedy: [Bulletin 56](#)
- Coffee morning presentation 5 April 2022 – Public Service Pensions and Judicial Offices Act: [Bulletin 56](#)
- Coffee morning presentation 19 April 2022 – Remedy project management update: [Bulletin 56](#)
- FPS AGM London, 25 and 26 October 2022: [Bulletin 56](#)
- CIPFA annual conference for Pension Board members, 18 May 2022: [Bulletin 56](#)
- Coffee morning presentation 3 May 2022 – Contingent decisions: [Bulletin 57](#)
- Coffee morning presentation 17 May 2022 – Transitional benefits post 1 April 2022: [Bulletin 57](#)
- Coffee morning presentation 31 May 2022 – Annual Benefit Statements and Remedial Service Statements: [Bulletin 57](#)
- Payroll workshop 24 May 2022 – slides put on age discrimination implementation page of the FPS Regs and Guidance website: [Bulletin 57](#)
- The Pensions Regulator hosts a webinar and Q&As on 28 July 2022 to prepare pension schemes for connection to Pensions Dashboards: [Bulletin 58](#)
- Coffee morning presentation 14 June 2022 – TPR Governance and Administration survey results 2020-21: [Bulletin 58](#)
- Coffee morning presentation 28 June 2022 – Matthews, lessons learned: [Bulletin 58](#)
- SAB completing analysis to identify any training needs: [Bulletin 59](#)
- Pensions Dashboard Programme – 3 webinars to assist respondents to consultation (19 July 2022 to 30 August 2022) on Dashboard standards and guidance, and on design standards: [Bulletin 59](#)
- Webinar for potential Pensions Dashboard providers: [Bulletin 59](#)
- Coffee morning presentation 12 July 2022 – General update, Matthews, scheme valuations and SAB remedy engagement: [Bulletin 59](#)
- Coffee morning presentation 28 July 2022 – Remedy eligibility and administrator self-assessment survey: [Bulletin 59](#)
- AGM, 25 and 26 October 2022 – booking live: [Bulletin 59](#)

## Training and Events (continued)

- Pensions Dashboards Programme (PDP) series of webinars in July 2022, for parties responding to consultation on dashboard standards (19 July 2022 to 30 August 2022): [Bulletin 60](#)
- Coffee morning presentation, 24 August 2022, by Pensions Dashboards Programme (PDP): [Bulletin 60](#)
- Pension awareness campaigns: Promotional toolkit, TPO webinar, “Pension Awareness Day”, “Pension Attention”: [Bulletin 60](#)
- Coffee morning presentation 24 August 2022 – Pensions Dashboards Programme: Update and standards: [Bulletin 60](#)
- AGM, 25 and 26 October 2022 – overview of programme: [Bulletin 60](#)
- TPO pensions awareness campaign which was planned for 12 to 16 September 2022 postponed until 31 October to 4 November 2022: [Bulletin 61](#)
- Coffee morning presentation 6 September 2022 – Immediate and deferred choice: [Bulletin 61](#)
- Coffee morning presentation 27 September 2022 – Matthews communications: [Bulletin 61](#)
- AGM, 25 and 26 October 2022 – draft agenda available: [Bulletin 61](#)
- Coffee morning presentation 11 October 2022 – General Update on Matthews and 2015 remedy project management: [Bulletin 62](#)
- FPS AGM, 25 and 26 October 2022, event summary : [Bulletin 62](#)
- Coffee morning presentation 8 November 2022 – Retrospective ill-health assessment: [Bulletin 63](#)
- Coffee morning presentation 22 November 2022 – Discretions workshop: [Bulletin 63](#)
- Coffee morning presentation 29 November 2022 – Compensation scheme workshop: [Bulletin 63](#)
- Coffee morning presentation 6 December 2022 – Matthews policy positions and next steps: [Bulletin 64](#)
- Coffee Morning presentation 13 December 2022 – HMRC remedy tax consultation: [Bulletin 64](#)
- Coffee morning presentation 5 January 2023 – Remedy timetabling: [Bulletin 65](#)
- Coffee morning presentation 26 January 2023 – HMT Remedy Directions: [Bulletin 65](#), and [Bulletin 70](#)
- Coffee morning presentation 14 February 2023 – Remedy pre-work special: [Bulletin 66](#)
- Advance notice of LGA/National Police Chiefs’ Council data conference (London 17 May 2023) and FPS AGM (London 19 to 20 September 2023): [Bulletin 66](#)
- Coffee morning presentation 14 March 2023 – Pensions dashboard preparations (TPR): [Bulletin 67](#)
- Coffee morning presentation 21 March 2023 – Home Office retrospective remedy consultation: [Bulletin 67](#)
- Fire and Police pensions data conference 17 May 2023: [Bulletin 67](#), [Bulletin 68](#), [Bulletin 69](#), and [Bulletin 70](#)
- Coffee morning presentation 11 April 2023 – Home Office Matthews consultation: [Bulletin 68](#)
- Coffee morning presentation 23 March 2023 – Fire and Police Data Conference, Workshop Feedback: [Bulletin 69](#)

## Training and Events (continued)

- Coffee morning presentation 6 February 2023 – (GAD) Matthews second exercise: FRA Calculator: [Bulletin 70](#)
- Coffee morning presentation 11 July 2023 – LGA update: Retrospective remedy and Matthews Second Options exercise: [Bulletin 71](#)
- Firefighters' Pensions AGM – London, 19 and 20 September 2023. Programme details on LGA events page. Bookings open: [Bulletin 71](#), and [Bulletin 72](#)
- Coffee morning presentation 3 August 2023 – Retrospective remedy consultation response and regulations: [Bulletin 72](#)
- Summary of Firefighters' Pensions AGM, 19 and 20 September 2023; updates will be provided to regional groups, slides are on Events page of FPS Regulations and Guidance website: [Bulletin 73](#)
- GAD webinar, 25 September 2023, explaining new Age Discrimination Remedy – GAD Tax and Contributions Calculator; slides on FPS Regulations and Guidance website and recording webinar available from GAD: [Bulletin 73](#)
- Isio, pensions specialists, to give training sessions, covering McCloud/Sargeant age discrimination remedy, the Matthews exercise, and pensions tax for higher earners: [Bulletin 74](#), and [Bulletin 77](#)
- FPS coffee morning presentation 4 October 2023 – Matthews implementation and GAD calculator update: [Bulletin 74](#)
- FPS coffee morning presentation 17 October 2023 – Remedy Contingent Decisions: [Bulletin 74](#)
- FPS coffee morning presentation 31 October 2023 – Matthews GAD calculator launch and demo: [Bulletin 74](#)
- Coffee morning presentation 7 November 2023 – Remedy Interest: [Bulletin 75](#)
- Coffee morning presentation 12 December 2023 – Immediate Choice Remediable Service Statement (IC-RSS) and timetabling: [Bulletin 76](#)
- Coffee morning presentation 19 December 2023 – End of year review and a forward look to 2024: [Bulletin 76](#)
- The Pensions and Lifetime Savings Association (PLSA) holding a webinar, 6 February 2024, on Lifetime Allowance Abolition: [Bulletin 77](#)
- Local Pension Board Training Sessions – details of dates and proposed speakers: [Bulletin 77](#)
- Coffee morning presentation 10 January 2024 – Firefighters' Pension Scheme (England) – 2020 Valuation results: [Bulletin 77](#)
- Coffee morning presentation 30 January 2024 – TPR Governance and Administration 2022/23 survey results: [Bulletin 77](#)
- FPS Coffee morning presentation 8 February 2024 – Automatic Compensation: [Bulletin 78](#)
- Coffee morning presentation 20 February 2024 – Public Service Pensions Remedy – Single Point of Contact (SPOC) – HMRC presentation (held on secure member area): [Bulletin 78](#)
- NPCC joint coffee afternoon/pensions chat session with police and fire stakeholders, 29 February 2024. Tax treatment of pension arrears and additional lump sums paid due to Remedy: [Bulletin 78](#)
- Details of Local Pension Board (LPB) training session held on 26 March 2024. Dates of further training sessions and method of booking: [Bulletin 79](#)

## Training and Events (continued)

- FPS Coffee morning presentation 7 March 2024 – Matthews, treatment of death cases: [Bulletin 79](#)
- FPS Coffee morning presentation 19 March 2024 – GAD Matthews calculator: [Bulletin 79](#)
- Dates of further Local Pension Board training sessions and methods of booking: [Bulletin 80](#), and [Bulletin 81](#)
- Coffee morning presentation 18 April 2024 – Matthews - Further policy considerations: [Bulletin 80](#)
- Coffee morning presentation 7 May 2024 – TPR session on Pension Dashboards: [Bulletin 81](#)
- Coffee morning presentation 21 May 2024 – Employee contribution review: [Bulletin 81](#)
- Heywood Drop-in Sessions for Heywood administrators, third Thursday of every month: [Bulletin 81](#), [Bulletin 82](#), [Bulletin 83](#), [Bulletin 85](#), [Bulletin 86](#), [Bulletin 87](#), [Bulletin 88](#), and [Bulletin 89](#)
- Matthews – GAD calculator bulk upload functionality. Further to several requests, GAD providing an hour's session on 10 July 2024: [Bulletin 82](#)
- Details of Local Pension Board (LPB) training session held on 17 June 2024. Dates of further training sessions and method of booking: [Bulletin 82](#)
- Firefighters' Pensions AGM, 18 and 19 September 2024 – programme and method of booking: [Bulletin 82](#)
- Coffee morning presentation, 11 June 2024, on PSPJOA 2022 Compensation Mechanism – LGA slides and Home Office slides: [Bulletin 82](#)
- Local Pension Board Training Sessions 2024/2025 – content and method of booking: [Bulletin 83](#), and [Bulletin 84](#)
- AGM, 18 and 19 September – overview of programme and how to book: [Bulletin 83](#), and [Bulletin 84](#)
- Coffee morning presentation 9 July 2024 – Statutory Deadlines, Sargeant and Matthews Remedy: [Bulletin 83](#)
- Coffee morning presentation 23 July 2024 – Contingent Decision update: [Bulletin 83](#)
- Final agenda published for AGM, 18 and 19 September 2004: [Bulletin 84](#)
- Coffee morning presentation, 8 August 2024 – GAD note and other topical items: [Bulletin 84](#)
- Coffee morning presentation, 20 August 2024 – Ill Health process: [Bulletin 84](#)
- Additional guidance, based on the TPR general code, added to the training section of the FPS Board website, plus a tab which brings all training resources together and a tab for training session information: [Bulletin 85](#)
- Summary of Local Pension Board Training session held on 18 September 2024: [Bulletin 85](#)
- Summary of Firefighters Pensions AGM held on 18 and 19 September 2024. Slides available on FPS Regulations and Guidance website: [Bulletin 85](#)
- Coffee morning presentation 11 September 2024 – Contributions Adjustments: [Bulletin 85](#)
- NPCC slides from joint roundtable discussion with scheme managers and administrators “Immediate choice calculations. Unauthorised payments offsetting process”: [Bulletin 86](#)
- Matthews – Fire and Rescue Services Association/LGA podcast, September 2024, giving overview of second options exercise: [Bulletin 86](#)

## Training and Events (continued)

- Itrent Bluelight user group meeting on 10 December 2024: [Bulletin 86](#), and [Bulletin 87](#)
- The Pensions Regulator is holding a pensions dashboard webinar on 26 November 2024 – registration details: [Bulletin 86](#)
- Refresher training session, 11 February 2025, for Local Pension Board members who have already received the full LPB training but who require a refresher in their knowledge and an update on hot topics: [Bulletin 86](#)
- Proposal for in person Local Pension Board training session – FRAs invited to contact Bluelight Pensions Team if they have suitable training space: [Bulletin 86](#)
- Local Pension Board Training Sessions 2025/2026 content and method of booking: [Bulletin 86](#)
- Coffee morning presentation 3 October 2024 – Unauthorised payments process for offsetting: [Bulletin 86](#)
- Coffee morning presentation 22 October 2024 – Matthews update: [Bulletin 86](#)
- Home Office consultation, published 20 November 2024, on proposed amendments to the Firefighters’ Pension Scheme (England) Regulations 2014 – updates to Member Contribution Structure. Home Office hosting two drop-in sessions. Consultation ends 29 January 2025: [Bulletin 87](#)
- Local Pension Board Chair’s forum 22 November 2024 – feedback that was a useful session. Next session to be held on 6 February 2025: [Bulletin 87](#)
- Pensions Administration Standards Association publishing new guidance on data scoring and holding a launch webinar on 2 December 2024: [Bulletin 87](#)
- Local Pension Board Training Sessions 2025 dates – content and method of booking: [Bulletin 87](#)
- Request for FRA or local authority to offer a training space as a location to carry out another in-person Local Pension Board training session: [Bulletin 87](#)
- Training working group meeting 9 January 2025. Invitation to make contact if can assist in understanding requirements for fire training programme: [Bulletin 88](#)
- Level 2 Award in Pensions Essentials (APE) Qualification in partnership with Barnett Waddingham, aimed at those new to pensions (not FPS specific). Scheme managers should contact Bluelight Pensions Team if interested in registering employees on this qualification course: [Bulletin 88](#)
- 2025 Training Programme. First part will be full-day induction training, in person or virtual, for new FRA employees who need to understand history of Firefighters’ Pension Scheme and current areas of interest. Details to follow shortly – see LGA events pages: [Bulletin 88](#)
- Firefighters’ Pensions Qualification, covering the relevant areas of FPS that a scheme manager/pensions manager requires in order to carry out role within an FRA. Plan to launch at September 2025 AGM. Further information and survey in Bulletin 89: [Bulletin 88](#)
- Local Pension Board (LPB) Training Sessions 2025 (Full and Refresher). Dates, Speakers, Topics: [Bulletin 88](#)
- Coffee morning presentation, 17 December 2025 – End of Year Review and Look at 2025: [Bulletin 88](#)
- New Training and Development section added to FPS Regulations and Guidance website: [Bulletin 89](#), and [Bulletin 90](#)
- First set of Induction Training dates now available to book: [Bulletin 89](#), and [Bulletin 90](#)

## Training and Events (continued)

- Dates available to book for Local Pension Board Training Sessions in 2025 and 2026 – see Training and Development section of FPS Board website: [Bulletin 89](#), and [Bulletin 91](#)
- Coffee morning presentation, 14 January 2025 – Home Office consultation, Matthews: [Bulletin 89](#)
- Coffee morning presentation, 28 January 2025 – Website Navigation: [Bulletin 89](#)
- Induction training aimed at new FRA employees who need to understand the history of the FPS and relevant pension areas and actions needed. Also ill-health retirement training and Internal Dispute Resolution Procedure training. Training dates now available to book: [Bulletin 90](#)
- Suggestions for any additional specific areas of training are invited: [Bulletin 90](#)
- Coffee morning presentation, 18 February 2025 – Remedy (Sargeant and Matthews) deadline and challenges: [Bulletin 90](#)
- TPR has published a blog entitled “Working together to strengthen our defences against pension scams”; it includes information on a webinar to be held on 25 March 2025 where pension schemes can learn how to support TPR’s efforts and hear updates from the Pension Scams Action Group: [Bulletin 90](#)
- LGA and NPCC holding joint coffee morning/pensions chat session on 10 April 2025 which will cover pension breaches: [Bulletin 91](#)
- In conjunction with launch of IDRPs training session, IDRPs guidance, including checklists and template letters, for decision makers is available on “Guides and sample documents” section, under IDRPs tab, on FPS Regulations and Guidance website: [Bulletin 91](#)
- A new “Training and Development” section added to FPS Regulations and Guidance website, to provide information on training and qualifications being offered: [Bulletin 91](#)
- Three virtual training sessions available for booking – Induction (May), Internal Dispute Resolution Procedure (May), Ill Health Retirement (July); [Bulletin 91](#), and [Bulletin 92](#)
- Coffee morning presentation, 18 March 2025 – Police and Fire UPC Offsetting guidance webinar: [Bulletin 91](#)
- Dashboards webinar held by the Pensions Dashboards Programme on 3 April 2025. More information online on “Dashboards forum: Programme and regulator update”: [Bulletin 91](#)
- Age Discrimination Remedy. Draft GAD guidance on retrospective divorce cases issued to administrators and software suppliers in March and April 2025. Administrators invited to joint Police/Fire Q&A session with GAD on 21 May 2025: [Bulletin 92](#)
- Age Discrimination Remedy – “unauthorised” top-up payments of lump sum. HMRC have amended regulations and provided guidance. GAD have provided methodologies for administrators and held joint police/fire administrator meeting on 18 March 2025. Slides published in “FPS Coffee morning” section of FPS Regulations and Guidance website: [Bulletin 92](#)
- Details of Local Pension Board Training sessions, dates and how to book are included on the “Training and Development” section of the FPS Board website: [Bulletin 92](#), [Bulletin 93](#), [Bulletin 94](#), [Bulletin 95](#), and [Bulletin 96](#)
- Coffee morning presentation, 10 April 2025 – Breaches recording and reporting: [Bulletin 92](#)
- The Pension Scams Action Group (PSAG) held a seminar on 25 March 2025 focused on fighting pension fraud. A recording of the event has been published: [Bulletin 92](#)

## Training and Events (continued)

- “Training and Development” section added to FPS Regulations and Guidance website, provides information about training and qualifications being offered: [Bulletin 93](#), and [Bulletin 96](#)
- Virtual training sessions available – Induction, Internal Dispute Resolution Procedure (IDRP), and Ill-Health Retirement: [Bulletin 93](#), [Bulletin 95](#), and [Bulletin 96](#)
- Coffee morning presentation, 14 May 2025 – General update: [Bulletin 93](#)
- For future training sessions, check new “Training and Development” section added to FPS Regulations and Guidance website: [Bulletin 94](#)
- Firefighters’ Pensions Annual Conference (AGM) to be held on 17 and 18 September 2025. Details to follow: [Bulletin 94](#)
- Matthews 2 calculator demonstration by GAD at the 2025 Firefighters’ Pensions annual conference: [Bulletin 95](#)
- Firefighters’ Pensions Conference (AGM). Programme details. Bookings now open on LGA Events page: [Bulletin 95](#), and [Bulletin 96](#)
- Coffee morning presentation, 18 August 2025 – LGPS Access and Fairness Consultation: [Bulletin 96](#)
- Write-up on Firefighters’ Pensions Annual Conference plus slides available on “Fire pensions annual conference” section of FPS Regulations and Guidance website: [Bulletin 97](#)
- Coffee morning presentation, 8 September 2025 – Contingent Decisions-Optant out: [Bulletin 97](#)
- Coffee morning presentation, 7 October 2025 – GAD update: Matthews Project Implementation data: [Bulletin 98](#)
- Coffee morning presentation, 7 October 2025 – Bluelight Commercial: Pensions Framework update: [Bulletin 98](#)
- Coffee morning presentation, 28 October 2025 – Matthews Amendments: Readiness, compensation and litigation: [Bulletin 98](#)
- The Pensions Regulator is holding a free dashboards webinar on 3 December 2025, to help prepare schemes for dashboards duties: [Bulletin 98](#)
- PASA webinar, 5 November 2025, covering PASA accreditation: [Bulletin 98](#)
- Additional topics to be added to training programme include – Scheme Manager training; Discretions; Pensions Tax: [Bulletin 99](#)
- Following feedback from 2025 Local Pension Board training sessions, the full training will be split into two sessions. Session one: Governance and an overview of the Firefighters’ Pension Scheme history. Session two: Hot topics, i.e. Matthews, Sargeant and Pensions Dashboards: [Bulletin 99](#)
- Coffee morning presentation, 11 November 2025 – What’s Worked, What’s Next – Fire Sector Training 2025-2026: [Bulletin 99](#)
- Coffee morning presentation, 26 November 2025 – Pensions Ombudsman ruling: [Bulletin 99](#)
- On 31 October 2025, the Pensions Dashboards Programme marked one year until the legal deadline for all schemes to connect, releasing a short video: [Bulletin 99](#)
- The Pensions Dashboards Programme is hosting a webinar, giving updates, on 10 December 2025: [Bulletin 99](#)
- On 21 November 2025, the Pensions Dashboards Programme published a blog “Getting data-ready for dashboards: benefits for savers and schemes”. It explains the importance of high quality data, and features comments from the Pensions Regulator: [Bulletin 99](#)

## Training and Events (continued)

- Coffee morning presentation, 16 December 2025 – Member contribution structure consultation outcome: [Bulletin 100](#)
- Coffee morning presentation, 13 January 2026 – Matthews consultation: [Bulletin 101](#)
- Coffee morning presentation, 30 January 2026 – FPS Members website launch: [Bulletin 101](#)
- Forthcoming coffee morning presentation, 24 February 2026 – Pensions Dashboards: [Bulletin 101](#)
- Coffee morning presentation, 9 February 2026 – Sargeant; Remediable Power to Reduce or Waive Liabilities: [Bulletin 102](#)
- Coffee morning presentation, 24 February 2026 – Pensions Dashboards (no slides available): [Bulletin 102](#)
- On 18 March 2026, The Pensions Regulator is hosting a free Pension Scams Action Group (PSAG) webinar on fighting pension fraud: [Bulletin 102](#)
- On 10 March 2026, The Pensions Ombudsman is holding online its annual Technical Forum for technical specialists in the pensions industry: [Bulletin 102](#)
- Firefighters' Pensions Annual Conference (AGM) to be held on 6 and 7 October 2026 at the LGA offices in London. Details to follow: [Bulletin 103](#)

## Transfers

- Transfer calculations to be put on hold pending new GAD factors: [Bulletin 13](#)
- Replacement factor table for Club Transfers effective from 1 April 2019. Process for applying new factors: [Bulletin 17](#), and [Bulletin 17 Appendix 2](#)
- Club Memorandum updated: [Bulletin 19](#)
- Updated list of Club Transfer members: [Bulletin 20](#)
- GAD replacement factor table for Non-Club Transfer-In (FPS 2006 standard members). Suspension of any outstanding cases can be lifted: [Bulletin 21](#), and [Bulletin 21 Appendix 3](#)
- GAD revised Fire (England) factors for Non-Club Transfer-In and table of consolidated factors: [Bulletin 25](#), and [Bulletin 25 Appendix 2](#)
- Updated bite-size training guide to transfers: [Bulletin 28](#)
- Transfer arrangements for CARE additional pension (FPS 2015): [Bulletin 34](#)
- High Court ruling on equalisation of GMPs in past transfers: [Bulletin 39](#)
- HMT standard wording for inclusion with CETVs in divorce and transfer cases (other than Club transfers): [Bulletin 40](#)
- Extension of conversion factors for FPS 2006 transferred-in service credit (standard to special membership): [Bulletin 41](#)
- Financial Conduct Authority “Defined Benefit Advice Assessment Tool” published 15 January 2021: [Bulletin 41](#)
- DWP consultation on pension scams launched 14 May 2021 (closes 10 June 2021). Request for views on proposed regulations setting out new requirements before a transfer can be completed: [Bulletin 45](#)
- DWP consultation on pensions guidance launched 9 July 2021 (closes 3 September 2021) for members aged 50 or over who want to transfer benefits in order to access pension flexibilities: [Bulletin 47](#)
- Response to consultation on pension scams published on 8 November 2021. New restriction on transfers contained in The Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021 [SI 2021/1231] effective from 30 November 2021: [Bulletin 51](#)
- The Pensions Regulator guidance on dealing with transfer requests, published on 8 November 2021: [Bulletin 51](#)
- DWP response, 17 January 2022, to consultation on “stronger nudge” pensions guidance (see Bulletin 47): [Bulletin 53](#)
- Age discrimination remedy – in cases of inter-brigade transfer during remedy period, pensionable data should be shared between administrators rather than FRAs because of possible GDPR issues: [Bulletin 59](#),
- Effect of revision of SCAPE discount rate – suspension of CETVs, pensioner cash equivalents, and non-club transfers-in until revised technical note is published: [Bulletin 67](#), [Bulletin 68](#), and [Bulletin 69](#)
- Updated factors for CETVs, pensioner cash equivalents and non-club transfers-in, to be implemented from 29 March 2023: [Bulletin 69](#), and [Bulletin 71](#)
- Age discrimination remedy – data sharing where there has been an inter-brigade transfer during remedy period: [Bulletin 69](#)
- Club transfers – extending the 12-month time limit: [Bulletin 69](#)
- Firefighters’ Pension Scheme Adjustment in respect of 2021 and 2022 Revaluation: [Bulletin 71](#)

## Transfers (continued)

- Updated factors for CARE TV-ins and withdrawal of factors for non-Club TV-ins for 2006 Scheme: [Bulletin 71](#)
- Concurrent service – interbrigade transfers: Scheme regulations do not support aggregation of concurrent service and it is recommended that FRAs should agree a mutually acceptable transfer date which avoids a break or overlap in service: [Bulletin 73](#)
- Age Discrimination Remedy – Contingent Decisions guidance documents updated to reflect Home office confirmation that there is no need for a contingent decision for transfers: [Bulletin 77](#)
- GAD guidance for CETVs has been updated: [Bulletin 84](#).
- Errors in Teachers’ Pensions Transfer Quotations for members protected by the McCloud (Sargeant) remedy: [Bulletin 85](#)
- Age Discrimination Remedy – Cabinet Office have view that complying with 2015 remedy can be considered “exceptional circumstances” for extending 12 month time limit for club transfers. HMT looking to gather information from all schemes about their position with club transfers : [Bulletin 87](#)
- Age Discrimination Remedy – GAD drafting guidance notes for Police Pension Scheme on how CETVs (non-club transfer, divorce, pension sharing), which have not been possible due to missing technical information, should be dealt with under remedy: [Bulletin 87](#)
- Budget 2024. QROPS – removal of an exclusion for overseas transfer charges from 30 October 2024: [Bulletin 87](#)
- Budget 2024. Changes to requirements for EEA overseas schemes from 6 April 2025: [Bulletin 87](#)
- Guidance for applying McCloud remedy to non-club transfers and cross-border transfers published in “CETV” pages of FPS Regulations and Guidance website: [Bulletin 88](#)
- Guidance for applying the age discrimination remedy to non-club transfers and cross-border transfers-in, has been published on the “Transfers in” GAD guidance section of FPS Regulations and Guidance website: [Bulletin 91](#)
- The Finance Act 2025 delivers legislative changes to implement policies announced in the October 2024 Budget, including provisions for transfers to overseas pension schemes: [Bulletin 91](#)
- The Pensions Regulator has updated its two-page pension scams leaflet and letter for issue to members transferring benefits out of a defined benefit scheme – see “Warn members about pension scams” page on TPR website: [Bulletin 91](#)
- Age Discrimination Remedy: Cross Borders Transfers – clarification of point 6.8 of the non-club transfers and cross border transfers in GAD guidance: [Bulletin 94](#)
- TPO determination CAS-81940-Z2S8. Relates to statutory transfer requirements under the Pension Schemes Act 1993 at the time of transfer. Of interest to authorities dealing with similar appeals for transfers between February 2013 and 30 November 2021 when the Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021 came into force: [Bulletin 97](#)
- HMRC Pension Schemes Newsletter 173. Qualifying recognised overseas pension schemes – HMRC is replacing APSS262 form with new online feature for reporting transfers to QROPS: [Bulletin 97](#)
- TPO determination CAS-78486-R9D8 – the Deputy Pensions Ombudsman did not uphold a complaint concerning the transfer of defined benefit pension to a small self-administered scheme that turned out to be a pension liberation scheme: [Bulletin 98](#)

## Transfers (continued)

- Deputy Pensions Ombudsman clarifies “transfer credits condition”. It is recommended that transfer discharge forms to occupational pension schemes should be updated to reflect this case: [Bulletin 99](#)
- HMRC Pension Schemes Newsletter 175 includes an item about reporting QROPS transfers to HMRC – a new feature in the Managing Pension Schemes service: [Bulletin 99](#)
- HMRC Pension Schemes Newsletter 176. Transfers to QROPS – new reporting function: [Bulletin 100](#), and [Bulletin 103](#)
- Question regarding additional transfer value payments following former scheme’s GMP equalisation review raised with HM Treasury by MHCLG – clarification pending: [Bulletin 102](#)
- Items discussed at the Pensions Ombudsman online technical forum, 10 March 2026, included transfer due diligence – Mr D v Open Trustees Ltd: [Bulletin 103](#)
- HMRC Pension Schemes Newsletter 178. Transfers to QROPS – reminder about, and enhancements added to, the Managing Pension Schemes reporting service: [Bulletin 103](#)

## Valuation

- Exclusion of valuation data: [Bulletin 8](#)
- Home Office not in a position to comment on 2016 valuation until September 2018: [Bulletin 11](#)
- HMT draft directions for 2016 Valuation: [Bulletin 12](#)
- 2016 Valuation – Home Office/SAB consultation to run up to 5 December 2018. Final decision regarding accrual rate and employer contribution rate to be made at end of consultation: [Bulletin 13](#)
- 2016 Valuation update – discussions about rectifying the breach to cost cap floor: [Bulletin 14](#)
- 2016 Valuation update – proposals for rectifying the breach to cost cap floor, indicative scheme specific contribution rates, and link to GAD’s Public Service Scheme December newsletter: [Bulletin 15](#)
- 2016 Valuation – HM Treasury written ministerial statement regarding the effect on the Valuation of the McCloud and Sargeant cases: [Bulletin 16](#) and [Bulletin 17](#)
- Employer contribution rates from 1 April 2019 to be issued imminently: [Bulletin 17](#)
- No change to member contribution rates or accrual rate: [Bulletin 17](#)
- 2016 Valuation – employer contributions and additional funding approved by HM Treasury: [Bulletin 19](#)
- 2020 Valuation preparation – checking accuracy of data: [Bulletin 25](#)
- 2020 Valuation – draft data specifications: [Bulletin 26](#)
- 2020 Valuation – GAD statement about 31 March 2020 timeline: [Bulletin 32](#)
- 2020 Valuation – final data specifications issued by GAD on 3 June 2020: [Bulletin 34](#)
- 2020 Valuation – GAD to provide FPS administrators with 2020 valuation data collection spreadsheet: [Bulletin 35](#)
- 2020 Valuation – how to access data collection spreadsheet: [Bulletin 36](#)
- Cost-cap review stakeholder meeting held by GAD on 23 October 2020 – summary of discussion points: [Bulletin 40](#)
- HM Treasury announcement regarding lifting the paused 2016 cost cap valuation proposals for the 2020 valuation: [Bulletin 42](#)
- Consultation on changes to cost control mechanism: [Bulletin 46](#)
- Consultation on the SCAPE discount rate methodology: [Bulletin 46](#), and [Bulletin 67](#)
- SAB responses to HMT consultations on reforming cost control mechanism, and on methodology for setting discount rate used in valuations: [Bulletin 48](#)
- Coffee morning presentation – Scheme valuations and cost control overview (First Actuarial): [Bulletin 49](#)
- HM Treasury response to cost control mechanism consultation published on 4 October 2021: [Bulletin 50](#)
- The Public Service Pensions (Valuation and Employer Cost Cap) (Amendment) Directions 2021 published on 7 October 2021; Schemes can now conclude 2016 valuations following HMT pause in cost cap element: [Bulletin 50](#)
- Public sector unions launch judicial review against the inclusion of remedy costs in the cost control mechanism: [Bulletin 51](#)
- Cost control element of 2016 valuation finalised – confirms breach to cost cap ceiling but this will be waived: [Bulletin 55](#)
- SAB discussion on key assumptions to be presented to Home Office for 2020 valuation: [Bulletin 59](#)

## Valuation (continued)

- The Public Services Pensions (Employer Cost Cap and Specified Restricted Scheme) Regulations 2022 [SI 2022/787] come into force on 3 August 2022 (see [Bulletin 50](#) for HMT review of cost cap process): [Bulletin 59](#)
- Coffee morning presentation 12 July 2022 – General update, Matthews, scheme valuations and SAB remedy engagement: [Bulletin 59](#)
- “Actuarial update – Valuation cycle”, First Actuarial presentation slides, FPS AGM 2022 Day Two: [Bulletin 62](#)
- Cost cap mechanism – High Court ruling, 10 March 2023, that HM Treasury’s decision to include the McCloud/Sargeant remedy costs in the cost control mechanism was not unlawful: [Bulletin 67](#), and [Bulletin 70](#)
- SCAPE discount rate methodology – response to HM Treasury consultation (24 June 2021 to 19 August 2021); proposed rate for ongoing 2020 valuations: [Bulletin 67](#)
- HM Treasury statement, 15 May 2023, that only the reformed scheme design will be included in the cost control mechanism (any cost increases associated with final salary benefits and impact of underpin will be excluded): [Bulletin 69](#)
- Unions granted right to appeal against High Court judgement regarding government’s proposed method of paying for costs incurred by McCloud ruling (see [Bulletin 67](#)): [Bulletin 70](#)
- SAB Cost Effectiveness Committee met on 25 July 2023 to discuss draft assumptions for 2020 valuation: [Bulletin 71](#)
- The Public Service Pensions (Valuations and Employer Cost Cap) Directions 2023 revoke and replace previous directions due to changes necessitated by the reforms to the cost control mechanism; link via the restricted “Scheme Valuations” page on FPS Regulations and Guidance website: [Bulletin 73](#)
- Next valuation date 31 March 2024 – specification still under discussion, expected to be finalised and communicated in early 2024: [Bulletin 75](#)
- Government published, on 21 December 2023, the results of 2020 Valuation: [Bulletin 76](#)
- Coffee morning presentation 10 January 2024 – Firefighters’ Pension Scheme (England) – 2020 Valuation results: [Bulletin 77](#)
- Matthews – coding of payments for accounting/valuation purposes – areas which need to be considered: [Bulletin 83](#)
- GAD have requested that FRAs provide membership data extracts for the FPS Valuation 2024 no later than 1 December 2024: [Bulletin 84](#), and [Bulletin 87](#)
- Employee Contribution Review Engagement Session/Consultation: [Bulletin 86](#)
- Firefighters Pension Scheme Valuation 2024 – GAD data request and process to follow for deadline of 1 December 2024: [Bulletin 86](#), and [Bulletin 87](#)
- Age Discrimination Remedy – GAD drafting guidance notes for Police Pension Scheme on how CETVs (non-club transfer, divorce, pension sharing), which have not been possible due to missing technical information, should be dealt with under remedy: [Bulletin 87](#)
- 2024 valuation data update – submission of movement data, and Matthews election data: [Bulletin 89](#), and [Bulletin 90](#)
- SAB meeting 19 March 2025 covered 2024 Valuation: [Bulletin 91](#)

## Valuation (continued)

- GAD collection of Matthews elections data to ensure that Employer Contribution Rate result of valuation is as robust as possible: [Bulletin 93](#)