



FPS Bulletin 49 – September 2021

Welcome to issue 49 of the Firefighters' Pensions Schemes bulletin. We hope that readers remain safe and well.

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

If you have any comments on this bulletin or suggested items for future issues, please email claire.hey@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email claire.hey@local.gov.uk

Table 1: Calendar of events

Event	Date
FPS coffee morning	12 and 26 October 2021
South West and Wales regional group	5 October 2021
Aon Pensions Dashboards webinar	6 October 2021
Fire Finance Network conference	13-14 October 2021
Midlands regional group	21 October 2021
North East regional group	18 November 2021
SAB	9 December 2021

FPS

Two pension award case study

Certain unique elements of the Firefighters' Pension Schemes continue to cause administrative complexities; entitlement to two pensions being one example that requires good communication and collaboration between an FRA and their administrator.

One FRA has shared their experiences in this [two pension award case study](#), taking readers on a journey from an initial query, identification and resolution of an issue, breach recording, and review of internal processes.

This detailed case study has been shared as an example of best practice and to raise awareness of two pension entitlements. It is a strong example of partnership working between an FRA, their administrator, and a representative body, and also demonstrates thorough consideration of the Pension Regulator's breach processes.

We welcome case studies on any examples of good practice that FRAs would like to share. Please email bluelight.pensions@local.gov.uk with submissions for future issues.

LGA vacancy - Firefighters' Pensions Adviser - Employers

We are looking for someone to join us at the LGA to provide high-quality support to FRAs and FPS practitioners as a [Firefighters' Pensions Adviser – Employers](#) on a home or office-based contract.

The ideal candidate will have knowledge and experience of the FPS and excellent communication skills to support scheme stakeholders through a number of upcoming legislative developments that will require clear and comprehensive information and will bring with them significant administrative and communication challenges.

The closing date for applications has been extended to 11 October 2021 and interviews will now take place in the week commencing 25 October 2021.

Please contact claire.hey@local.gov.uk with any questions about the role.

Technical query log

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

Queries have been answered this month in the following categories: abatement (page 11), deferred benefits (page 58), pension sharing (page 92), and survivors pension (page 105).

Please bear with us if you experience a delay in response to your technical query. As you can imagine, much of our resource is currently focused on remedy-related issues.

FPS England SAB updates

SAB LPB effectiveness committee vacancy

We have a vacancy on the [Local Pension Board \(LPB\) effectiveness committee](#) for an FRA LPB representative. The LPB effectiveness committee considers how local pension boards and scheme managers can be supported centrally and has been particularly active in designing board surveys and developing draft guidance for joint LPB applications.

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This is a great opportunity for an LPB member to get more involved with governance at a national level and represent the views of the sector.

The required commitment is usually three to four meetings per year and these are currently being held virtually. If you are interested in sitting on the committee or would like more information, please email bluelight.pensions@local.gov.uk.

Other News and Updates

Public Service Pensions and Judicial Offices Bill receives Second Reading

The Bill received its [Second Reading in the House of Lords](#) on 7 September 2021 and will now move to the Committee Stage (first sitting on 11 October 2021).

James Younger, Viscount Younger of Leckie, confirmed at the Second Reading that the Government:

- is aiming for the Bill to receive Royal Assent in early 2022
- will be depositing policy statements in the House Library in the coming weeks
- expects that some technical amendments will be required during the Bill's passage through Parliament.

The Bill was introduced to Parliament on 19 July 2021.

Government suspends earnings part of 'the triple lock'

The government announced on 7 September 2021 that it will be introducing legislation to [suspend the earnings part of the triple lock for one year](#).

As a result, basic and new State Pensions will increase in April 2022 by the higher of 2.5 per cent or inflation. This will also apply to those receiving the standard minimum guarantee in Pension Credit and widows' and widowers' benefits in Industrial Death Benefit.

The earnings part of the triple-lock was estimated to be above 8 per cent due to "unprecedented fluctuations to earnings caused by the COVID-19 pandemic".

Auto-enrolment news

On 21 September 2021, the Minister for Pensions and Financial Inclusion, Guy Opperman, confirmed in an [answer to a Parliamentary written question](#) that the Government is still committed to implementing the recommendations from the [2017 Automatic Enrolment review](#) in the mid-2020s.

In other news, Mel Charles, Director of Automatic Enrolment at the Pensions Regulator (TPR), published [a blog on automatic enrolment duties](#) on 26 August 2021. Mel reminds employers that, despite the effects from the pandemic, they must not neglect these duties.

[PLSA publishes 'An Employer's Guide to Talking About Workplace Pensions'](#)

On 15 September 2021, the Pensions and Lifetime Savings Association (PLSA) published '[An Employer's Guide to Talking About Workplace Pensions](#)'.

The guide provides background on what employers (and pension schemes) can and cannot say with the intention of helping them navigate the advice / guidance boundary.

We reported in [FPS Bulletin 45](#) that TPR had produced similar [guidance on providing support to employees on financial matters](#) without being subject to Financial Conduct Authority regulation.

[HM Treasury responds to Committee's report on public service pensions](#)

On 2 September 2021, [HM Treasury \(HMT\) responded to the report on public service pensions](#) from the House of Commons Committee of Public Accounts. The Committee published the report on 11 June 2021 and made six conclusions alongside recommendations for each one.

HMT agrees with five of the recommendations and sets out how it will progress these. It has already announced most of the actions (such as [consulting on the SCAPE discount rate methodology](#)). Additionally, HMT will:

- commission other government departments for analysis of the latest participation data for each public service scheme
- work with departments to standardise data collection on participation rates, including whether it could be broken down by member characteristics
- ask departments to update it on measures they are taking to improve participation among specific groups
- write to the Committee with an update in six months on the work to implement the McCloud judgment and to resolve the issues with the cost control mechanism
- write to the Committee by the end of 2021 with an assessment of how it is meeting the objectives of the 2014 / 15 pension reforms.

HMT disagrees with the Committee's conclusion that it has done little to identify and manage the stark differences in average pensions between genders and other groups. It argues that such differences are a function of past differences in earnings rather than in differences in pension provision itself.

HMRC

HMRC newsletters/bulletins

On 30 September 2021, HMRC published [Pension schemes newsletter 133](#) containing important updates and guidance for schemes. Articles include:

- relief at source — annual return of information and notification of residency status reports
- pension scheme migration
- reporting multiple small pots payments using Real Time Information (RTI)
- updates to the HMRC Pensions Tax Manual

Events

FPS coffee mornings

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

The next session is due to take place on 12 October 2021.

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

[31 August 2021 – One-pot ill-health and death recap](#)

[14 September 2021 – Remedy project management update](#)

[28 September 2021 – Scheme valuations and cost control overview](#) (First Actuarial)

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

Legislation

SI	Reference title
2021/1047	The Pensions Regulator (Employer Resources Test) Regulations 2021

Useful links

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

Contact details

Claire Hey (Senior Pension Adviser)

Telephone: 07825 731 924

Email: claire.hey@local.gov.uk

Kevin Courtney (NPCC Pensions Adviser)

Telephone: 020 7664 3202

Email: kevin.courtney@local.gov.uk

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