



FPS Bulletin 89 - January 2025

Welcome to issue 89 of the Firefighters' Pensions Schemes bulletin.

And just like that we find ourselves at the end of January!

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



If you are looking for information on a certain topic, issue and content indexes are held on the <u>main bulletin page</u> of the website and are updated following each new issue.

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

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Calendar of events

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

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	18 January 2025
FPS Technical Working Group	27 February 2025 22 May 2025 20 August 2025 24 November 2025
SAB	19 March 2025 18 June 2025 11 September 2025 11 December 2025
FPS Communications Working Group	8 April 2025 7 July 2025 29 September 2025
Local Pension Board training	25 March 2025 (MS Teams) (fully booked) 16 June 2025 (MS Teams) (fully booked) 17 September 2025 (in person) 22 January 2026 (MS Teams) Refresher Training: 11 February 2025 (MS Teams)
LPB Chair Forum	13 February 2025
Administrator Forum	10 February 2025 10 March 2025 22 April 2025 12 May 2025 9 June 2025

LGA FRA drop-in session	24 February 2025
	24 March 2025
	23 April 2025
	23 May 2025
	23 June 2025

Actions arising

Scheme Managers

<u>Pension Saving Statements:</u> should ensure that they have read both emails and either carried out or delegated the recommended actions included.

Remediable Service Statements statutory deadlines: should discuss with their administrators the points raised and what actions they need to take to communicate with members.

<u>Contribution adjustments:</u> should ensure that affected members are communicated with to inform them ahead of the publication of the RSS, how they can pay their contribution adjustment.

Remediable Service Statements data request: should liaise with their administrators to obtain the RSS data and return to bluelightpensions@local.gov.uk by 9th of each month.

Manual cases update: should ensure that those in their FRA who are working on the Matthews exercise refer any Matthews manual cases to GAD alongside data being assembled to Firematthewscalculator@gad.gov.uk.

<u>2024 Valuation update:</u> should ensure that their remaining (movement) valuation extract tables have been provided to GAD by **28 February 2025**.

<u>2025 Training and Development:</u> are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

Administrators

Government Actuary's Department guidance update: should email the relevant details to bluelightpensions@local.gov.uk if they have a divorce case affected by remedy where they are awaiting GAD guidance.

Remediable Service Statements statutory deadlines: should discuss with their clients the points raised and what actions they need to take to communicate with members.

Remediable Service Statements data request: should ensure that they make this information available to their FRAs by the 9th of the month to allow them to return this to.

<u>2024 Valuation update:</u> should ensure that their remaining (movement) valuation extract tables have been provided to GAD by **28 February 2025**.

Local Pension Boards

Remediable Service Statements data request: may wish to consider monitoring this as part of their meetings, if they do not already.

<u>Local Pension Board Training</u>: are encouraged to book a place on the relevant training session through the <u>Training and Development</u> section of the <u>FPS Board</u> website.

Age Discrimination Remedy updates

Government Actuary's Department (GAD) guidance update Update on divorce guidance

In December 2024, GAD issued draft guidance to the Home Office, and are currently engaging with NPCC, LGA, and police and fire scheme administrators on that draft. GAD expects to issue final guidance for divorce cases that commenced on or after 1 October 2023 during February, and for cases that commenced before that date during March.

For divorce cases that commenced before 1 October 2023 (i.e. the calculation date for the initial Cash Equivalent (CE) provided to the court to take into account when making the Pension Sharing Order (PSO) was before 1 October 2023), if benefits are due to come into payment before the divorce guidance is finalised scheme managers should consider the options below so that member can receive payment of their benefits.

Cases where the pension debit member was unprotected and the PSO related only to legacy scheme benefits

Where the pension debit member was unprotected (so transferred to the reformed scheme on 1 April 2015) and the PSO relates to legacy scheme benefits only, there will be no debit applied in respect of remediable service (even if the PDM makes a legacy scheme election). Consequently, in these cases:

- For the pension debit member: The legacy scheme pension debit (related to service before 1 April 2015) will be unaffected by McCloud remedy, and that debit will be applied whether the member makes a legacy scheme election or a reformed scheme election. For example, if the pension debit was calculated to be £1,000 per year at the time of the divorce based on the pre-McCloud remedy benefits, that debit of £1,000 per year should be revalued to retirement and applied regardless of whether the member makes a legacy scheme election or a reformed scheme election: there is no increase to the debit if the member makes a legacy scheme election under McCloud.
- For the pension credit member (PCM): the pension credit will be unaffected by McCloud remedy. The pension credit calculated at the time of the divorce

based on the pre-McCloud remedy benefits can be put into payment as usual.

Pension credit cases coming into payment before the divorce guidance is finalised

Where pension credits in respect of divorce cases that commenced before 1 October 2023 are due to come into payment before the divorce guidance is finalised, scheme managers may put the PCM's benefits into payment based on the pre-McCloud pension credit calculated at the time of the divorce.

As part of the McCloud remedy, it will be necessary to rework the PSO using the forthcoming divorce guidance. This process might result in an uplift to the PCM's benefits (although in some cases the PCM's benefits will be unchanged). This process is outlined in the Home Office's McCloud / Sargeant remedy: phase two (retrospective) consultation document:

"If it [i.e. the CETV allowing for McCloud remedy] is higher than the CETV originally calculated, a portion of the additional amount in the same proportion as specified in the PSO will be converted to an additional pension credit and awarded to the pension credit member."

Pension debit cases coming into payment before the divorce guidance is finalised

Where members with a pension debit in respect of a divorce case that commenced before 1 October 2023 are due to retire and receive pension benefits before the divorce guidance is finalised, the scheme manager may use their discretion under regulations pay benefits assuming that the member makes a legacy scheme election in advance of issuing a Remediable Service Statement (RSS). If the scheme manager wants to make use of this discretion to pay benefits, the scheme administrator should provide the details listed below to bluelightpensions@local.gov.uk. GAD will then provide guidance on how the debit applies to the member's benefits, assuming that the member makes a legacy scheme election. When the divorce guidance is finalised, it will still be necessary to issue an RSS to the member.

Data to be provided:

- Date initial CE provided to the court (i.e. the CE the court was using in determining the pension sharing order)
- Transfer day (i.e. the effective date of the pension sharing order)
- Legacy scheme (i.e. 1992 scheme or 2006 scheme)
- PSO percentage legacy scheme
- PSO percentage reformed scheme
- McCloud protection status (protected, taper protected, unprotected)

• If taper protected, the taper date

ACTION:

Administrators should email the relevant details to <u>bluelightpensions@local.gov.uk</u> if they have a divorce case affected by remedy where they are awaiting GAD guidance.

Pensions Saving Statements

On 9 January 2025, we <u>emailed</u> scheme managers, internal pensions contacts, Scheme Advisory Board contacts and administrators to inform them of a joint letter from the NFCC and NPCC Chairs to HMRC highlighting concerns over self-assessment in respect of pensions tax payable by 31 January 2025.

We followed this up with a further <u>email</u> on 24 January 2025 following the response from HMRC.

Both emails had actions that the scheme manager needs to ensure they are addressed.

ACTION:

Scheme managers should ensure that they have read both emails and either carried out or delegated the recommended actions included.

Contingent Decisions Opt outs

On 20 January 2025 we <u>emailed</u> all stakeholders to provide them with an update from Home Office relating to the current position for Contingent Decisions opt outs.

Claim deadlines

Within the <u>Firefighters' Pension Scheme (Remediable Service)</u> Regulations 2023 there are deadlines for when a Contingent Decision claim can be made and these all rely upon the date that the member is issued their initial Remediable Service Statement (RSS). As RSS' are being produced at various points up until 31 March 2025, this date will vary for each member.

Scheme managers will need to ensure that this is considered when they are processing claims. There is the ability for scheme managers to use their discretion to accept claims that are later than the specified deadlines, but this should only be used in cases where it can be proved that the member was not aware of contingent decision claims and / or could not have made a claim earlier.

All national template RSS' including the ABS-RSS have a note on the back page about contingent decisions so this should be considered by scheme managers.

The deadlines are as follows: -

- For the purchase of additional service Regulation 29(3)(c)(i) states that the deadline is 12 months after the receipt of their first RSS statement.
- For the purchase of Opted-Out Service Regulation 6(3)(c) states that the deadline is 12 months after the receipt of their first RSS statement.

Remediable Service Statements statutory deadlines

In <u>FPS Bulletin 81 – May 2024</u>, we informed readers of the statutory deadline factsheet which set out the different statutory deadlines within the age discrimination remedy process, and the requirements that are needed to meet such deadlines.

We are mindful that 31 March 2025 is rapidly approaching and there are still some issues outstanding including policy decisions and guidance, but... a statutory date is a statutory date and despite public service pension schemes making representations to HMT to extend the deadline; HMT are not minded changing this which means that there will be no statutory extension to this deadline.

We would therefore urge all scheme managers and administrators to have discussions immediately about: -

- What are the exact numbers of RSS' that are yet to be issued and what are the plans for doing so by 31 March?
- In addition, we recognise that it may not be possible to meet 31 March deadline in all cases, so those discussions should also include the numbers of cases and then split by categories along with a timetabled plan of when they will be issued.
- Whether the scheme manager should use their discretion through regulation 29 (10b) of the <u>Public Service Pensions and Judicial Officers Act</u> (PSPJOA) to extend the deadline. It should be noted that this cannot be used as a blanket approach for all outstanding cases.
- Whether a breach should be recorded and reported to the Pensions Regulator (TPR).
- How you will communicate the delay with your members and manage their expectations. This should include:
 - When they can expect to receive their RSS
 - Whether you have extended the deadline using Regulation 29 (10b), and on what grounds
 - Whether you have reported the breach to the TPR

ACTION:

Scheme managers and administrators should discuss the points raised and what actions they need to take to communicate with members.

Contribution Adjustments

We are aware that many Remediable Service Statements (RSS) will be being sent out in the run up to the statutory deadline of 31 March 2025. We recommend that each FRA contacts those who are affected ahead of receipt of the RSS to inform them of the internal process for them to arrange payment of their contribution adjustment, should they wish to pay this ahead of retirement.

ACTION:

Scheme managers should ensure that affected members are communicated with to inform them ahead of the publication of the RSS, how they can pay their contribution adjustment.

Remediable Service Statements Data request

As introduced in <u>FPS Bulletin 86 – October 2024</u> the Scheme Advisory Board is keen to have oversight of the production of Remediable Service Statements (RSS), in the run up to 31 March 2025.

Whilst we may not include the request in each bulletin, this is data that we would like to receive each month.

Thank you to those who provided the data for December 2024. If you have not already, please can this be provided as soon as possible.

For each month please use the <u>RSS Spreadsheet</u> and return to <u>bluelightpensions@local.gov.uk</u> by 9th of every month.

ACTION:

Scheme managers should liaise with their administrators to obtain the RSS data and return to bluelightpensions@local.gov.uk by 9th of each month.

Administrators should ensure that they make this information available to their FRAs by the 9th of the month to allow them to return this to.

Local Pension Boards may wish to consider monitoring this as part of their meetings, if they do not already.

Matthews exercise updates

Manual Cases update

GAD would like to hear from all FRAs with Matthews manual cases to refer to GAD and data assembled and ready to share. To recap: Matthews manual cases are those which cannot be processed by the calculator. Some of these will need to be referred to GAD to calculate the Matthews second exercise offer to those firefighters. (This update is a repeat of GAD's request in FPS Bulletin 86 - October 2024 and applies equally to FRAs in devolved regions as well as FRAs in England.)

GAD is continuing to actively work on the Matthews manual cases live trial. As the trial progresses, GAD will work with LGA to publish process updates, additional data proformas, and other support for FRAs. These will help expand and refine the manual cases process. GAD need FRAs to get in touch with manual cases data to support this process. This equally applies to those FRAs who have already joined the live trial (whether or not they have shared cases to date), as well as to other FRAs who have not yet been able to participate.

FRAs should refer to the manual cases section of the <u>latest calculator user guide</u> (page 5) together with the <u>July manual cases update</u>. The former detail which cases are manual cases, and the latter explains which should be referred to GAD and outlines what data GAD require. To ensure firefighter's data is protected, GAD will only accept case details via secure transfer over Egress. FRAs should contact GAD to set this up once they have their data assembled for their first case (at <u>Firematthewscalculator@gad.gov.uk</u>).

ACTION:

Scheme managers should ensure that those in their FRA who are working on the Matthews exercise refer any Matthews manual cases to GAD alongside data being assembled to Firematthewscalculator@gad.gov.uk.

FPS

Proposed amendments to Firefighters Pension Scheme – member contribution structure consultation

On 24 January 2025, we emailed stakeholders to informed them that our draft response to the Home Office's consultation on the <u>Firefighters' Pension Scheme Member Contribution Structure</u> had been published on the <u>consultation</u> section of the <u>FPS regulations and guidance</u> website.

We are pleased to confirm that this was submitted to Home Office on 28 January 2025, and the website has been updated with our final response.

2024 valuation data update

Thank you to all the FRAs who have provided the valuation 'stock' data for the 2024 valuation. The team at GAD will be in contact with the individual FRAs if they have any queries as stock data processing progresses over coming weeks.

Movement data

The next step for FRAs is to provide the remaining extract tables detailed in the GAD Fire data specification. These cover changes in member status since the 2020 valuation extract ('movement data'). This was explained in <u>FPS Bulletin 84 – August 2024</u> on page 6.

GAD ask that FRAs now provide this additional data by 28 February. Data should be uploaded to the same online folder as the data extracts already provided. GAD

would ideally prefer FRAs to update the previously shared data checker tool with the movement data and clearly label as a second version of the extract.

Matthews elections data

As a reminder GAD have also asked FRAs to provide their data in respect of final elections to purchase service under the Matthews second options exercise. This was initially announced in FPS Bulletin 75 November 2023, page 6.

GAD ask that FRAs provide their Matthews election data by Friday 2 May. The Matthews election data should include elections received from firefighters up to and including 31 March 2025. Data should be uploaded to the same online folder as the data extracts already provided using the Matthews 2 calculator bulk input format as described in FPS Bulletin 75. Only final elections to purchase benefits should be included.

GAD recognise that the FRAs are extremely busy and appreciate your continued hard work on collating the data for the valuation. If FRAs have any queries on either the movement data, GAD data checking tool, or the Matthews elections, please contact GAD at Fire.2020Valuation@gad.gov.uk

ACTION:

Scheme managers and administrators should ensure that their remaining (movement) valuation extract tables have been provided to GAD by 28 February 2025.

Update your contact details

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

Going forward if you need to update your contact details, please complete the <u>contact details form</u> and return to <u>bluelightpensions@local.gov.uk</u>.

General technical query log

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

There have been no technical queries raised in January 2025.

Matthews and Age discrimination remedy Query logs

We have three query logs:

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

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

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '<u>Age Discrimination</u> remedy technical queries and 'Special members of the FPS 2006 technical queries'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of <u>FPS 2006 - GAD calculator</u> section of the FPS Regulations and Guidance website.

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

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

As a reminder if you have a query relating to either the <u>Age Discrimination remedy</u> or <u>Matthews GAD</u> calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

FPS England SAB updates

Proposed amendments to Firefighters Pension Scheme – member contribution structure consultation

We are pleased to confirm that the SAB response to the Home Office's consultation on the <u>Firefighters' Pension Scheme Member Contribution Structure</u> is published on the consultation section of the FPS Board website.

SAB website

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

- SAB membership
- SAB meeting and agenda papers
- Committee meetings and agenda papers

Other News and Updates

Pensions Dashboards Programme



Dashboard Programme - Publications

PDP publish regular <u>publications</u> about the Pensions Dashboards and the Programme which you can find on their <u>website</u>.

PDP blog on the Reporting Standards

On 8 January 2025, the Pensions Dashboards Programme (PDP) published a <u>blog</u> on the <u>draft Reporting Standards</u>. The blog explains what the standards are and the updates made to them on 19 November 2024.

Amongst the changes is a new two-phase approach, with pension providers and schemes initially only being required to keep records from April 2025. An additional duty to routinely send data to MaPS will apply later. Operational monitoring has also been removed. In addition, reporting requirements for dashboards will be confirmed later. The blog confirms the final standards will be published in quarter one of 2025.

Government Actuary's Department



GAD blog on the future of pensions administration

On 14 January 2025, the Government Actuary's Department (GAD) published a <u>blog</u> on the <u>future of pensions administration</u>. The blog focuses on three key areas:

- increasing complexity in pensions administration
- technical debt due to underinvestment in technology
- talent shortages, including the challenge of recruitment.

It also looks at the challenges ahead in 2025, covering Pensions Dashboards, data management and the role of artificial intelligence in enhancing efficiency and member experience. It also looks at the challenges ahead in 2025, covering Pensions Dashboards, data management and the role of artificial intelligence in enhancing efficiency and member experience.

The Pensions Regulator (TPR)



Automatic enrolment earnings bands 2025/26

Employers need to know the earnings bands that apply for 2025/26 for the purposes of automatic enrolment under the Pensions Act 2008. The UK Government announced in its review of the automatic enrolment earnings trigger for 2025/26 that it will remain at its current level of £10,000. This is unchanged since the 2014/15 year. The tables below show the position for the 2025/26 year.

Table 2: Automatic enrolment earnings bands 2025/26

Earnings*	Age 16-21	Age 22 to <spa**< th=""><th>Age SPA** to <75</th></spa**<>	Age SPA** to <75
Under lower earnings threshold (£6,240)	Entitled worker	Entitled worker	Entitled worker
Between £6,240 and £10,000	Non-eligible	Non-eligible	Non-eligible
	jobholder	jobholder	jobholder
Over earnings trigger for automatic enrolment (£10,000)	Non-eligible	Eligible	Non-eligible
	jobholder	jobholder	jobholder

^{*} Earnings: separate contracts are treated separately

Table 3: Automatic enrolment earnings bands per period

Pay reference period	Lower earnings threshold	Earnings trigger for automatic enrolment
Annual	£6,240.00	£10,000.00
6 months	£3,120.00	£4,998.00

^{**} State Pension Age

Pay reference period	Lower earnings threshold	Earnings trigger for automatic enrolment
3 months	£1,560.00	£2,499.00
1 month	£520.00	£833.00
4 weeks	£480.00	£768.00
2 weeks	£240.00	£384.00
1 week	£120.00	£192.00

TPR dashboards 'Hot Topics' article

The Pensions Regulator (TPR) has written <u>a targeted article focusing on the 'Hot Topics'</u> identified through their industry engagement.

TPR plans to write a further article in February / March 2025, focussing on registration codes, such as what they are, how to use them and how to request additional codes.

HMRC

Inheritance tax on pensions consultation *LGA response*

On 17 January 2025 we emailed stakeholders to informed them that our draft response to HMRC's consultation on <u>Inheritance tax on pensions</u> had been published on the <u>consultation</u> section of the <u>FPS regulations and guidance</u> website.

We are pleased to confirm that this was submitted to HMRC on 21 January 2025, and the website has been updated with our final response.

SAB response

We are pleased to confirm that the SAB response to HMRC's consultation on Inheritance tax on pensions had been published on the consultation section of the FPS Board website.

Newsletter 166 – January 2025

On 23 January 2025, HMRC published their newsletter 166 – January 2025.

The newsletter has articles on:

• **inheritance tax on pensions consultation**: HMRC is reviewing the consultation responses and will publish both a formal response and draft legislation later this year

- tax codes for pensions: starting April 2025, HMRC will automatically update temporary tax codes to cumulative codes for new pension recipients, ensuring they pay the correct tax faster
- pension schemes return: from April 2025, returns for 2024/25 tax year must be submitted via the Managing Pension Schemes service
- **lifetime allowance protections and enhancements**: the deadline to apply for fixed protection 2016, individual protection 2016, overseas enhancements and pension credit enhancements is 5 April 2025, though the deadline may be earlier for overseas and pension credit enhancements
- low earners anomaly: top-up payments for low earners in net pay pension schemes, will still be made for the 2024/25 tax year, but are expected to be delayed until 2026
- **public service pensions remedy**: provides information on what members should do if the public service pension scheme issues pension savings statement for 2023/24 late.

Secure Data Exchange Service (SDES) Error codes

HMT have provided a final version of the <u>error codes</u> that schemes may see via SDES in relation to compensation payments that need to be paid after a member has used the HMRC digital service. The document sets out what the different codes means and what schemes will need to do.

This has been published on the <u>Age Discrimination Remedy - HMRC Member Tax</u> <u>Calculator</u> section of the <u>FPS regulations and guidance</u> website.

Training and Development

2025 Training and Development

In <u>FPS Bulletin 88 – December 2024</u> we informed readers that we were launching a training programme for 2025. We are pleased to confirm that we have added a new <u>Training and Development</u> section to <u>FPS regulations and guidance</u> website, which provides information on what training and qualifications we are offering. The first set of induction training dates are now available to book.

ACTION:

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

Local Pension Board (LPB) Training Sessions

Further to <u>FPS Bulletin 77 – January 2024</u> where we let readers know that we launched our new LPB training.

On 25 January 2025, we held our first session of the year, sadly several delegates cancelled at the last minute which meant we were unable to fill those gaps.

We kindly ask, that as the sessions tend to be fully booked, that you kindly provide notice to cancel to allow for the spaces to be made available to others as we hold a waiting list.

We have added the detail of the LPB training sessions to the <u>'Training and Development'</u> section of the <u>FPS Board</u> website. The section sets out the dates that are available and how you book for these, as this will now be completed via a booking system, which is a change to the process.

The dates available to book are as follows:

Full training

- Tuesday 25 March 2025 10:00 14:00 (MS Teams) (Fully booked)
- Monday 16 June 2025 13:00 17:00 (MS Teams) (Fully booked)
- Wednesday 17 September 2025 11:00 15:30 (in person 18 Smith Square)
- Thursday 22 January 2026 10:00 14:00 (MS Teams)

Refresher training

Tuesday 11 February 2025 10:00 – 13:00 (MS Teams)

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

This training is provided by the LGA Team, and will cover the current hot topics, management, and governance and the six key principles.

If you have booked onto the full training, and think that this would be more suitable, please contact us and we can transfer your booking.

ACTION:

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

Events

FPS coffee mornings

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

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

Matthews consultation

Website Navigation

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

Heywood Drop in Sessions

Heywood is hosting informal Sargeant drop-in sessions on the third Thursday of every month.

The sessions are an opportunity for Heywood customers to discuss overall progress on the Sargeant implementation project, share experiences, provide feedback, and enable Heywood to provide support in real time.

If you are a Heywood administrator and would like to receive the joining details and meeting link, please contact your Heywood Customer Relationship Manager.

Useful links

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

Contact details

Raising a query

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

Tara Atkins (Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

07825 731 924

Email: <u>Tara.atkins@local.gov.uk</u>

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