

FPS Bulletin 10 – July 2018

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

Looking for information on a certain topic? As we continue to cover more topics, don't forget to visit the issue and content indexes which have recently been added to the main bulletin page of the website and are updated following each new issue.

If you have any comments on the contents of this bulletin or suggested items for future issues, please contact [Claire Hey](#).

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please contact [Claire Hey](#).

South East regional FPOG	3 August 2018
Firefighter Pensions Technical Community	17 September 2018
Firefighters' Pensions AGM	17-18 September 2018
Fire Communications Working Group	24 September 2018
LPB effectiveness committee	25 September 2018
North East regional FPOG	27 September 2018
SAB	4 October 2018
Civica Fire & Police Technical meeting	11 October 2018
Midlands regional FPOG	26 October 2018
SAB	5 December 2018

FPS

[FPS 2006 special member tax relief claims – important!](#)

As you may be aware HMRC have temporarily halted processing tax relief claims on contributions paid to join the 'modified section' of the 2006 scheme as a special member. This has been while HMRC have been investigating issues arising from the process of claiming tax relief. In order to continue their investigations, HMRC will be writing out to Fire & Rescue Authorities shortly to request information about individuals that joined the scheme and the options they took. We advise FRAs to urgently supply the information requested. Pension boards in their role of ensuring compliance should note the request and seek confirmation this information has been supplied.

Further updates will be provided when HMRC have completed their investigations. Fire and Rescue Authorities will be kept informed of developments through these bulletins.

We would like to take the opportunity to remind FRAs that all correspondence regarding special members of the 2006 scheme are published [here](#). Password protected, please contact bluelight.pensions@local.gov.uk if you request access.

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New factsheet - Eligibility to join FPS

A new factsheet on [eligibility to the Firefighters' Pension Schemes](#) has been published on the [factsheets](#) tab of the FPS Regulations and Guidance website. This has been developed in response to queries received by the Bluelight pensions team on who is eligible to join the schemes.

This issue was previously considered by the Scheme Advisory Board (SAB) at their meeting on May 2016 [[Item 10\(2\)](#)], who considered whether guidance similar to [FPSC 2/2007](#) needed to be issued to confirm who could be in the FPS. The board agreed that no guidance was needed as the regulations were clear that the person needed to have been employed as a 'firefighter' and that the regulations provided an interpretation of 'firefighter'.

This factsheet only provides a note of eligibility to the Firefighters' Pension Schemes, it does not consider which scheme a person may be entitled to join, i.e. whether they have full protection or tapered protection.

ACTION NEEDED: Local Pension Boards (LPBs) should ensure that scheme managers are complying with the scheme rules and request assurances that the rules on eligibility are applied correctly.

Two further factsheets are to be published shortly: additional contracts and entitlement to two pensions ("split pension").

New way of submitting queries to the Bluelight team – reminder

As we reported in [FPS Bulletin 9 – June 2018](#), the team have introduced a new way for queries to be submitted to allow greater visibility and control over the process, building up a knowledge base and improving service to administrators, while also providing evidence for a business case if further support and advice is needed from the Home Office or other external bodies, such as HMRC.

The query form and notes for completion are available [here](#) to download and the form should be submitted to bluelight.pensions@local.gov.uk once completed with all relevant information. Your query will be acknowledged upon receipt and we will aim to reply to your query within 28 days. If we cannot reply with a full response within 28 days, we will let you know and tell you when you can expect to receive a full reply from us.

We would like to take this opportunity to remind you that any queries received after 1 August 2018 that are not submitted using the form will be returned. If you have any feedback regarding the new process, please [email us](#).

Deferred Benefit Statements (DBS)

Following the successful distribution of the standardised ABS template and notes, the Fire Communications Working Group (FCWG) have added production of a standard DBS template to their work plan for the year. This is supported by the SAB Local Pension Board effectiveness committee.

We would remind all administrators and FRAs that the provision of a DBS is a legislative requirement under FPS 2006 [[Schedule 1, Part 15, Paragraph 4](#)] and FPS 2015 [[Regulation 183](#)]. It is also considered good practice to provide deferred members of FPS 1992 with an equivalent statement.

ACTION NEEDED: LPBs may wish to satisfy themselves that these requirements are being met.

As The Pensions Regulator (TPR) is requesting scores for fully present and accurate common and scheme-specific data items for the first time this year, it may be timely to consider using a tracing service for those deferred members whose address is not held. Address details fall within the list of 11 common data items as specified in TPR's [quick guide to measuring data](#).

Website resource update

Consolidated regulations

While a full set of consolidated timeline regulations is not currently available for FPS, the Bluelight team have created some informal consolidated sections on specific topics, such as pensionable pay, Additional Pension Benefits (APBs), and two pensions (“split pension”). As amendments are made to the FPS 2015 regulations, we will endeavour to incorporate these into a consolidated version.

The available consolidated regulations can be accessed [here](#) from the FPS Regulations and Guidance website.

Retrospective consolidation of FPS 1992 and FPS 2006 amendments will be considered as a future long-term project.

Guides and sample documents

A brand new page has been added to the administration resources section of the FPS Regulations and Guidance website – [Guides and sample documents](#).

This page contains guides and sample documents issued by the LGA Bluelight team in collaboration with the FCWG on a variety of subjects. Scheme managers and LPBs in particular may wish to note the following new resources:

- [Guide to Disclosure of Information requirements](#)
- While we have published a [full list of discretions](#) available to scheme managers across all schemes, these have also been broken down by scheme and a table of delegations added each document to enable FRAs to determine at what level of seniority each decision can be made.
 - [FPS 1992](#)
 - [FPS 2006](#)
 - [FPS 2015](#)
 - [FCS](#)

Resources for members include the [short guide to FPS 2015](#), the first in a series of new guides for members.

Other News and Updates

The Pensions Ombudsman Service (TPOS) newsletter 4

TPOS have published the fourth edition of their stakeholder newsletter which is attached to this bulletin as [Appendix 1](#).

Earlier communications from TPOS and a full history of determinations in relation to FPS can be found [here](#).

Beware cold-calls from fraudsters claiming to be from TPR

On the 17 July 2018, TPR published a [press release](#) concerning fraudsters who may be trying to steal the savings of workers by falsely claiming to be calling from TPR.

The scam concerns pension holders being cold-called by individuals who have posed as TPR staff offering the workers a 'free pension review'. TPR have confirmed that this is a common warning sign of a scam as TPR never cold-calls individuals about their pensions. TPR has reported the cases to the Information Commissioners Office (ICO) for investigation and will also report any future cases.

TPR has advised pension holders that if they are cold-called about their pension, or believe they could be the victim of pension fraud, to contact Action Fraud on 0300 1232040.

We recommend FRAs bring the contents of this press release to the attention of their members.

HMRC

Annual allowance calculator – back online

We reported in [FPS Bulletin 7 – April 2018](#) that HMRC's pension annual allowance calculator was temporarily unavailable.

We are pleased to let you know that the calculator is now back online at the following link <https://www.tax.service.gov.uk/pension-annual-allowance-calculator>.

HMRC newsletters/bulletins

HMRC have published pension schemes newsletter 100 containing important updates and guidance on pension schemes. The following issues are covered:

[Pension schemes newsletter 100 – 29 June 2018](#): Manage and Register Pension Schemes service | registering as a scheme administrator and applying to register a pension scheme | transfers between registered pension schemes | annual allowance calculator | relief at source | recognised overseas pension schemes (ROPS) notifications list | taxation of flexi access payments | reporting multiple small pots payments.

Contracting-out reconciliation update

The following bulletin containing important guidance and information about the end of contracting-out and the scheme reconciliation process, was published by HMRC in June.

[Countdown bulletin 35](#)

Updates include:

- scheme cessation guidance for Pension Scheme Administrators
- new automated solution for 2R local authority schemes liability part period
- new automated solution for change of responsible paying authority
- Guaranteed Minimum Pension checker

Training

AGM – save the date

Eagle-eyed readers will no doubt have noticed that the FPS annual general meeting has been advertised for some months in the calendar of events section of the bulletin.

We are now pleased to officially request that you ‘save the date’ for the two day event, which will take place over 17 and 18 September 2018 at 18 Smith Square, Westminster.

A programme of events will be included in the August edition, as all sessions/ speakers have not yet been confirmed. However, an outline of the agenda with timings can be seen below.

We will notify readers by email when booking is live via the LGA Events site.

Day 1

Monday 17 September 2018	
13.00 – 13.30	Registration and refreshments
13:30 – 16:00	Technical meeting

Monday 17 September 2018	
16:30 – 17:00	Registration and refreshments
17:00 – 18:30	Governance update

Monday 17 September 2018	
18:45 onwards	Drinks reception and networking

Day 2

Tuesday 18 September 2018	
9:30 – 10:15	Registration and refreshments, exhibition viewing
10:15 – 11:30	Welcome Sessions 1 & 2
11:30 – 11:45	Refreshments
11:45 – 13:15	Technical workshops Session 3
13:15 – 14:00	Lunch and networking, exhibition viewing
14:00 – 15:30	Workshop feedback Sessions 5 & 6 Close

Legislation

SSI	Reference Title
2018/215	The Firefighters' Pension Scheme (Scotland) Amendment Order 2018
2018/216	The Firemen's Pension Scheme (Amendment) (Scotland) Order 2018

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)

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