

FPS Bulletin 11 – August 2018

Welcome to the eleventh 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 are available on 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](#).

Firefighter Pensions Technical Community	17 September 2018
Firefighters' Pensions AGM	Day 1 17 September 2018 Day 2 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](#)

We are aware that Authorities have now received the request from HMRC regarding tax relief for special members of FPS 2006, as detailed in [FPS Bulletin 10 – July 2018](#). In order to assist FRAs with their response, we have prepared an [FAQs factsheet](#).

The factsheet is available in the Administration Resources section of www.fpsregs.org and can also be accessed from the Special Members page within the member-restricted area. This area contains the regulations and other useful resources relating to this category of scheme member. If you require a log-in for the site, please contact bluelight.pensions@local.gov.uk.

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.

Update on the Public Sector Schemes 2016 valuation

HM Treasury has confirmed that the Draft Directions for valuation will not be released during summer recess as the release requires a Written Ministerial Statement. This means that the Home Office will not be in a position to comment on the Firefighters Pensions scheme valuation until September.

New way of submitting queries to the Bluelight team – update

The new process for submitting queries to the team as reported in [FPS Bulletin 9 – June 2018](#) is now gathering speed. Thank you to those that have already contacted us using the query form; we hope that you have found the process both efficient and effective.

A [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 will be updated on a monthly basis in line with the bulletin release dates.

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. Any technical queries we receive that are not submitted using the form will be returned.

If you have any feedback regarding the new process, please [email us](#).

TPR data requirements – 2017/18 scheme return

For the first time in 2018, TPR are requesting that schemes measure the data they hold about their members and report this on the annual scheme return. Scores for both common and scheme-specific data must be measured and reported. This item was first covered in [FPS bulletin 7 – April 2018](#).

TPR have recently published a [checklist](#) for completing the scheme return, which is expected to be issued in September with a six-week turnaround for completion.

While TPR have produced several guides on measuring data, there is no dedicated resource for the Firefighters' Pension Schemes. To address this and provide some assistance to FRAs and administrators, we have produced an informal guide on TPR data requirements for 2018. The guide is available at [Appendix 1](#).

ABS survey

As the current ABS cycle draws to a close, a survey of the 2018 process has been developed in collaboration with the SAB [Local Pension Board effectiveness committee](#). The survey link will be issued at the end of September and run for a period of one month. We would welcome as many responses as possible, please look out for more information in issue 12.

Website resource update

Consolidated regulations

Further regulations have been added to the consolidated section of the FPS Regulations and Guidance website. Topics include: effect of remarriage/ new relationship, pension contributions, and ill-health awards for transitional members.

The available consolidated regulations can be accessed [here](#).

Following the amendment order expected to be laid in September 2018, consolidated versions of the individual amended regulations will be published with an accompanying technical note to cover all of the relevant changes.

Template agenda and annual report

New resources for Local Pension Boards include a template [agenda](#) and [annual report](#). Our thanks go to Nottinghamshire Fire Authority for sharing their local firefighter pension board annual report.

These, along with other useful resources for boards, are available from www.fpsboard.org.

Other News and Updates

TPO determination PO-12763 – the Police pension scheme

The Pensions Ombudsman (TPO) has recently found in favour of a member who transferred their defined benefit out of the Police Pension Scheme – case [PO-12763](#).

The ombudsman summarised that the complaint was upheld against the Authority because “failed:

- to conduct adequate checks and enquiries in relation to Mr N’s new pension scheme; to send Mr N the Pensions Regulator’s transfer fraud warning leaflet; and
- to engage directly with Mr N regarding the concerns it should have had with his transfer request, had it properly assessed it.”

The authority was ordered to reinstate the member’s benefits in the PPS (or provide equivalent benefits) and to pay £1,000 damages for distress.

From 6 April 2015, unfunded pension schemes were restricted from allowing transfers to occupational or personal pension schemes that offer flexible benefits under [Chapter 4, section 68](#) of the Pension Schemes Act 2015.

And while we are confident that Authorities are aware of the seriousness of pension liberation and the duties of due diligence the scheme has to prevent this, we thought it nevertheless timely to remind authorities of the 2015 restrictions and the consequences of not performing due diligence. Guidance from TPR on pension liberation is available via the link below.

<http://www.thepensionsregulator.gov.uk/regulate-and-enforce/pension-liberation.aspx>

[TPS Pension Board - recruitment of independent pension specialist](#)

The Department for Education is looking for an independent pension specialist to sit on the Teachers' Pension Scheme pension board. The closing date is 10 September 2018. For more information and details on how to apply see the [Pensions Careers](#) website.

Please share the link to the website to anyone who might be interested in applying for the post.

HMRC

[HMRC newsletters/bulletins](#)

HMRC have published pension schemes newsletters 101 and 102 containing important updates and guidance on pension schemes. The following issues are covered:

[Pension schemes newsletter 101 – 31 July 2018](#): Master Trusts | Registering a pension scheme - time limits | Taxation of flexi access payments | Annual allowance | Relief at source | Pension flexibility | Qualifying recognised overseas pension schemes (QROPS) transfer statistics | Manage and Register Pension Schemes service - completing enrolment information.

[Pension schemes newsletter 102 – 31 August 2018](#): Manage and Register Pension Schemes service | Relief at source | Master Trusts | Reporting of non-taxable death benefits | Applications to register a pension scheme.

[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 August.

[Countdown bulletin 36](#)

Updates include:

- phase 7 automation
- Scheme Reconciliation Service data re-runs and queries
- Not in scheme Contributions Equivalent Premium
- the new automated solution for change of responsible paying authority

[Annual Allowance Statements - 2017/18](#)

As last year, HMRC have confirmed they are prepared to accept from PCM customers, scheme data regarding pension savings statements for 2017-18 on an excel spreadsheet rather than through the scheme's Event Report. All other scheme events for 2017-18, with the exception of the lifetime allowance protection regimes referred to below, must be submitted via Pensions Online.

This concession is on the clear understanding that the pension savings statement data represents part of the scheme's formal reporting obligations for the 2017-18 Event Report. The data must be submitted by 31 January 2019 or penalties will be due for late filing. HMRC also reserves the right to open enquiries based on any of the pension savings statement information provided.

The data required for each member is as follows:

- Name of Member (Title, First Name, Surname)
- National Insurance Number of Member
- Aggregate Pension Input Amounts for the scheme (x)
- Tax Year Ending (that the information relates to)
- Have you provided this member with a pension savings statement under regulation 14A(1)(b)(ii) SI 2006/567? (Y/N) (Money Purchase Pension Savings Statement)
- If Yes, provide the Aggregate Pension Input Amounts for Money Purchase Arrangements (y)

All fields must be completed. For members who have both (x) & (y) above, the data should be listed on the same line in the spreadsheet.

Guidance is available at

<https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm161600> and

<https://www.gov.uk/hmrc-internal-manuals/pensions-tax-manual/ptm167000>.

For the data to be compatible with HMRC's IT systems it must be submitted in the following format:

- Excel 2003
- Encryption via Winzip (up to and including version 17.5)
- 256 bit AES
- File to be password protected
- Passwords to be provided by separate cover

All files should be sent via e-mail to pensions.businessdelivery@hmrc.gsi.gov.uk and your PCM copied in. Files will need to be below 5MG, however HMRC will accept multiple submissions if the original file size exceeds this. HMRC will notify the scheme of receipt to enable the passwords to be provided under separate cover.

If the scheme chooses to use this facility to provide this information, it is entirely at the scheme's own risk. HMRC accept no responsibility of loss, interception or corruption until data is delivered safely to them.

If you wish to use the spreadsheet method, can you please let your CLM know and confirm that you also understand that late filing penalties may be due if the information is not provided by 31 January 2019. If HMRC do not hear anything from you then they will assume that you will submit this information via the Event Report.

We would like to remind FRAs that where members have breached the £40k limit across two schemes or are subject to a tapered Annual Allowance, the [Voluntary Scheme Pays guidance](#) applies.

Lifetime allowance protection regimes

As you may be aware from article 6.2 of the [Pension schemes newsletter 85 - March 2017 - GOV.UK](#) the Event Report hasn't been amended to include lifetime allowance protections that members applied for online.

As per the Event Report requirements, if you need to submit these details to HMRC, you can submit these on a password protected spreadsheet and send the password in a separate email.

Please send both the spreadsheet and password (separately) to pensions.businessdelivery@hmrc.gsi.gov.uk. You should put 'Lifetime allowance – Event Reporting' in the subject line of your email.

Training

Fire pensions annual conference 17-18 September 2018

We are pleased to announce that booking for the Fire Pensions Annual Conference is now available. The draft programme is can be viewed [here](#).

The event which was publicised by email on 7 August is proving to be ever popular, with 50 delegates registered for Day 1 and 80 for Day 2. Remaining places are limited, so please use the links below to secure your place if you haven't done so already.

[Day 1 – Monday 17 September 2018](#)

Primarily for Scheme Managers and Local Pension Board members, day 1 of the conference will provide practical guidance on how to be an effective board and meet TPR requirements for good governance and will offer Pension Board chairs the opportunity to network with their counterparts in other Fire Authorities.

NOTE: invitations to the technical meeting will be issued separately, booking is not available for this session.

[Day 2 – Tuesday 18 September 2018](#)

Day 2 of the conference provides delegates with an annual update on the Firefighters' Pension Scheme from key stakeholders.

We look forward to welcoming you to 18 Smith Square. For the first time, we will be tweeting live from the event using the hashtag #LGAfirepensions; follow us on Twitter [@LGAworkforce!](#)

Legislation

There have been no new items of relevant legislation issued since FPS bulletin 10.

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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