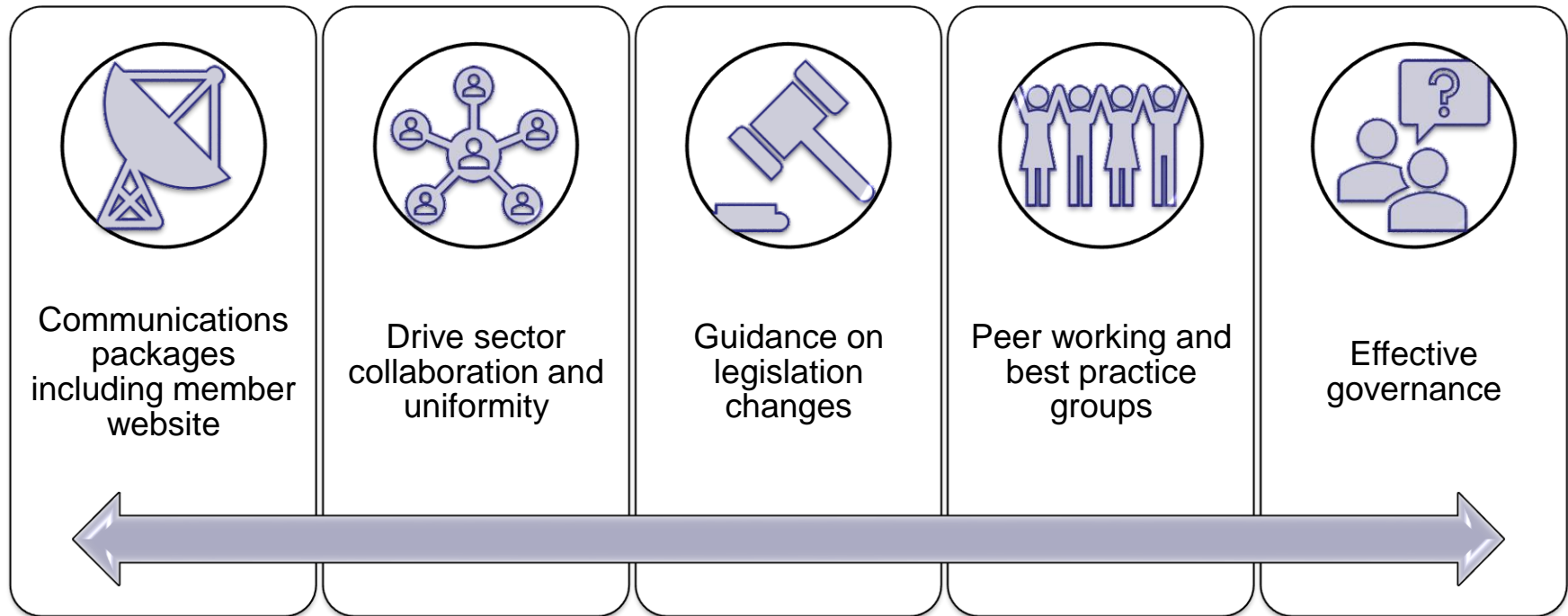
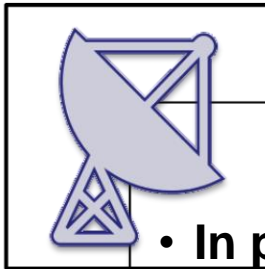


Remedy Project Management Update



Pillar One - Communications



Communications packages
including member website

- **In progress**

- Specific information on remedy on member website
- Data tools published
- LGA Immediate Detriment Information Note

- **To progress**

- Suite of member communications (In line with SAB committees)
- Member scenarios
- Modellers
- Technical Guidance (dependent on policy decisions and legislation)

www.fpsmember.org: Remedy

Firefighters' Pension Scheme Local Government Association



DISCRIMINATION REMEDY / HOW WILL MY BENEFITS BE AFFECTED BY THE SARGEANT LEGAL CASE?

Will my benefits be affected by the Sargeant case?

Laws introduced a new scheme for firefighters - the Firefighters' Pension Scheme 2015 (FPS 2015), which included protections which meant that some members of the existing schemes (FPS 1992 and FPS 2006) would move to FPS 2015 either straight away or at all, depending on their age. Following a legal challenge to the Sargeant case, the courts determined that the protections given to members were age discriminatory.

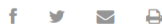
In 2019, the government made a written statement [HCWS1725] accepting the court's decision. They stated that they would engage with the Employment Tribunal to agree how to fix the discrimination. The government confirmed that this fix, or remedy, would apply across all public sector schemes.

From 2020 and October 2020, the government consulted on their proposals.

In July 2021, the consultation response document was published. This document forms the basis of the final policy and will become law.

The government confirms that discrimination will be addressed in two parts:

Share this



Which scheme do you pay in?

- FPS 2015
- FPS 2006
- FPS 1992
- FPS 2006 Special Members
- No longer paying in
- Which scheme am I in?
- About the schemes

Accrual guarantee

The accrual guarantee for former FPS 1992 members is protected by a formula in the scheme which ensures that members receive the expected double accrual benefit if the member had stayed in the FPS 1992 before moving to FPS 2015. The formula is expressed as A/60 x B/C x APP

Where A is the member's average pensionable pay, B is the number of years of the person's pensionable service until the day before their transfer to FPS 2015, C is the number of years of FPS 1992 pensionable service and of FPS 2015 pensionable service (total pensionable service of 40 years), and D is the member's age at the date of transfer. The formula is expressed as D/E + (F x 2) and must not exceed 40 years.

The accrual guarantee applies to members with 10 or more years of total pensionable service up to 20 years, or more years by which total pensionable service exceeds 30 years.

Build up in the remedy period

New laws will be introduced that mean any career average benefits built up from 1 April 2015 to 31 March 2022 (the remedy period) will be converted to final salary benefits. These converted benefits will be called "legacy benefits".

Benefits built up in the FPS 2015 during this time will be called "reformed benefits" and will be added to your pension record. At retirement you will be given the choice of legacy or reformed benefits. This is known as Deferred Choice Underpin (DCU).

Remedy in 2022

Members who continue in service will do so as members of the FPS 2015, which is treated equally in terms of which pension scheme they are in.

From 1 April 2022, all members will continue in the existing FPS 2015.

Part 1

Data tools



[Remedy Data collection guidance](#)

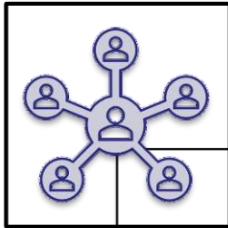


[Remedy Data Collection Template](#)



[Remedy Data Collection Template Notes](#)

Pillar Two – Sector collaboration and uniformity



Drive sector collaboration
and uniformity

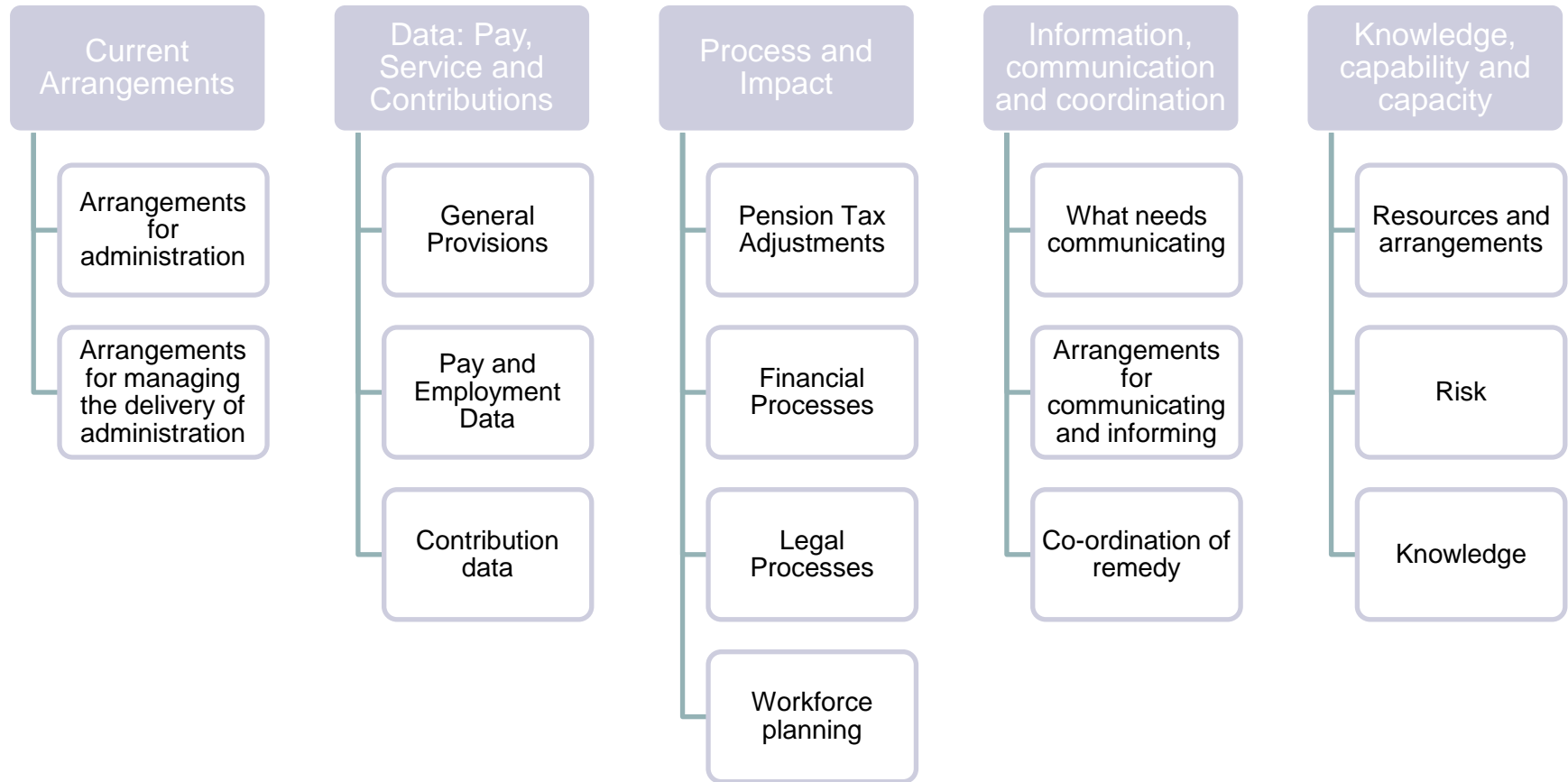
- **In Progress**

- Self-assessment survey
- Software supplier groups
- Aquila Heywood Police and Fire Engagement group
- Software suppliers and technical group chair included in XWH project management groups

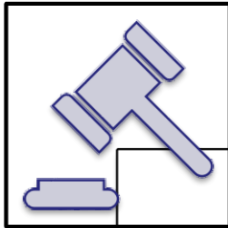
- **To Progress**

- Administrator groups
- Procurement Choices for scheme managers

Self-Assessment



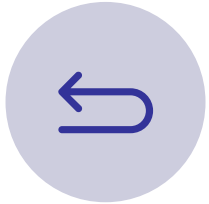
Pillar Three – Legislation Change



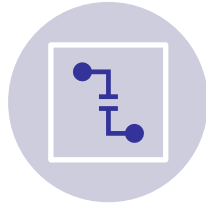
Guidance on
legislation changes

- In Progress
 - XWH Technical group
 - Provision Definition Documents (PDDS for HMT)
 - SAB letter to HMT
 - Understanding complexity

Remedy complexities



CONVERT TO
FINAL SALARY



INCLUDES TAPER
MEMBERS



CONTRIBUTIONS
ADJUSTMENT



CALCULATION OF
PENSION
GROWTH



TAX

Timeline

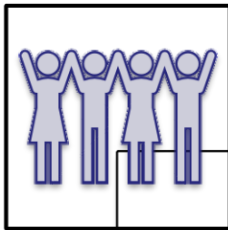
Prospective:
By 1 April
2022

- Primary and secondary legislation
- Process same as current taper process, little affect on software

Retrospective:
In force by
October 2023

- Consultation expected to start spring 2022
- Secondary legislation
- Reliant on software to implement

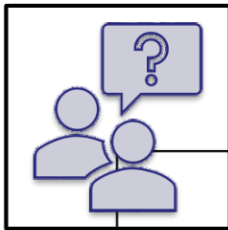
Pillar Four – Peer Working



Peer working and
best practice groups

- In Progress
 - Software supplier groups
 - Technical committee
- To progress
 - Wider peer working to identify TPR and Ombudsman requirements

Pillar Five – Effective Governance



Effective
governance

- In progress
- Updates to pension boards
- Board Training
- Scheme Manager Training
- Software providers to present to next SAB meeting
- To Progress
- SAB Training
- SAB Committee meetings

Any questions

