



Firefighters Pension Update

30th July 2020

Calendar of events

Event	Date
FPS coffee and catch up	Every second Tuesday – next event 2 June 2020
Local Pension Board wrap-up training	10 June 2020
Virtual SAB	11 June 2020
Virtual South West & Wales FPOG	17 June 2020
Local Pension Board wrap-up training	8 July 2020
South East regional FPOG	27 July 2020 (TBC)
SAB	17 September 2020
SAB	10 December 2020

FPS Bulletin 33

[COVID-19 Webpage](#)

LGA continue to update their COVID-19 webpage which was developed to give informal guidance to FRA's and administrators during the COVID-19 pandemic.

<http://www.fpsregs.org/index.php/covid-19-and-the-fps>

[Local Pension Board wrap-up-training 2020](#)

Held via zoom on 10th June and 8th July, for new board members or those who wishing to refresh themselves on the principles of governance for the firefighter's pension schemes.

[Age discrimination update – Sargeant and McCloud](#)

The position at the moment remains the same as FPS Bulletin 28 issued January 2020 that all entitlements including immediate ones remain under the existing rules for the time being. LGA are actively pushing for guidance on processing those cases with immediate events, i.e. ill-health retirement and those who are due to taper before retiring.

[Protected Pension Age – HMT extension](#)

As previously confirmed in the written statement HCWS196 the protected pension age tax rules were temporarily relaxed for the period 1 March to 1 June 2020 for those returning to work as a result of COVID-19. A further extension on this relaxation has been sought but no further update is available at present.

IDRP Guidance

The Scheme Advisory Board have approved the updated informal IDRP guidance from LGA which can be found here. The guidance provides the arrangements for Internal Dispute Resolution Procedures (IDRP) for each of the schemes.

IDRP Data Collection - Outcome

Following the recent collection of IDRP data which was presented to the Board in May the outcomes can now be viewed [here](#)

COVID-19 FPS Governance Survey

LGA would like to hear from FRA's on how the current situation is impacting the governance of the Firefighters Pension Schemes. Ideally they would like to hear from Scheme Managers and or Local Pension Board chair. Multiple responses are acceptable from FRA's.

Action required, to complete the survey by the deadline of 30th June 2020.

FPS Bulletin 34

Annual Benefit Statements 2020 – Member Communications

Scheme managers to ensure members are kept informed of the position relating to ABS 2020 and remedy. Bulletin 34 includes suggested wording adapted from the HMT caveat that can be provided to members in advance of the ABS deadline.

Action Required, XPS Administration will include this wording on member area of myownpension.co.uk and on the Annual Benefit Statement for 2020.

FRA's may wish to also include this wording on the member area of their own websites and any other areas visible to members.

Raising Tax Awareness

The importance of communicating potential tax issues to members has been a regular discussion for SAB and is supported by recent Pension Ombudsman Determinations. As thresholds for the annual allowance and lifetime allowances have decreased, there is an increased likelihood of members breaching tax limits by accepting a promotion or change of position which attracts pensionable allowances.

Action required, following a recent meeting of the Fire Communications Working Group (FCWG) standard wording is now available to include within job adverts, available in LGA Bulletin 34.

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Action required, to complete the survey by the deadline that has been extended to 31st July 2020.

Administration Strategy Consultation Template

One of the recommendations arising from the SAB-commissioned FPS administration and management review undertaken by AON was the development and implementation of a pension administration strategy.

A template strategy has been drafted in collaboration with the FCWG and the committee. The consultation document can be found in LGA Bulletin 34 and the consultation runs until 31st August 2020.

Protected Pension Age – HMT extension

On 2 June 2020 HM Treasury / HMRC announced an extension to the easement of the tax rules relating to PPA. The deadline has now been extended to 1st November 2020 for retired firefighters re-employed in relation to FRA's response to the coronavirus pandemic.

Action required, LGA recommend that the reasons for re-employment being COVID-19 related are clearly documented and shared with your Local Pension Board.