



LONDON FIRE BRIGADE

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**Freedom of Information request reference number:** 8170.1

**Date of response:** 06 February 2024

**Request:**

*I request the following information &/or documents by email:*

- 1) LFB Pension Board documents referring to the Age Discrimination Retrospective Remedy between Sept - Nov '23. (Not FPS Guidance documents).*
- 2) Any correspondence between LFB Finance Dept. and LPP pension administrator regarding Remedy implementation between Sept - Nov '23.*
- 3) Any correspondence between LFB Scheme Manager &/or LFC office with LFB Finance Dept. regarding Remedy implementation between Sept - Nov '23.*
- 4) Number of affected 'immediate' choice LFB retired members by retirement year.*
- 5) Number of Remediable Service Statements issued Oct - Nov '23 by year of member retirement.*

**Response:**

Please see our response to the located information

- 1) LFB Pension Board documents referring to the Age Discrimination Retrospective Remedy between Sept - Nov '23. (Not FPS Guidance documents)*

Information related to the LFB Pension Board referring to 'Age Discrimination Retrospective Remedy' between September and November 2023 can be found in pages 1-29 of the attached bundle. I have made some redactions to the Board paper to withhold information names that we consider to be third party personal data under [Section 40 \(2\) - personal data](#) of the Freedom of Information Act 2000. We have also redacted a small amount of information as I consider this to be exempt information under, [Section 43 \(2\) -Commercial interests](#) I believe that the information would prejudice the commercial interests of a third-party supplier that being a person, company, or any other legal entity. It is necessary to consider the public interest in maintaining this exemption and withholding the information, the LFB recognises the disclosure under FOIA are in effect a disclosure to the world not just to the requestors private interests and what may serve those private interests does not necessarily serve the wider public interest.

- 2) Any correspondence between LFB Finance Dept. and LPP pension administrator regarding Remedy implementation between Sept - Nov '23.*

Correspondence between the LFB finance department and the LPPA (Local Pensions Partnership Administration) regarding the remedy implementation between September and November 2023 can be found from page 30 onwards of the attached bundle. Please note we have withheld names that we consider to be third party personal data as this is exempt under, [Section 40\(2\) - Personal data](#). I have also withheld a small number of emails as we consider these to be exempt from disclosure under, [Section 43 \(2\) Commercial interests](#) I believe that the information would likely prejudice the commercial interests of a third party supplier that being a person, company or any other legal entity. It is necessary to consider the public interest in maintaining this exemption although I believe that a disclosure may provide more insight in the challenges faced by the LFB and LPPA to address the delays caused by the change in the legislation. It is also likely that the disclosure would harm the commercial interests of another party as the correspondence contains misleading information that could cause reputational damage in a competitive market.

*3) Any correspondence between LFB Scheme Manager &/or LFC office with LFB Finance Dept. regarding Remedy implementation between Sept - Nov '23.*

Internal correspondence between the LFB scheme Manager and or LFC office with LFB Finance department regarding remedy implementation between September and November 2023 can also be found from page 30 of the attached bundle. Please note that we have withheld names that we consider to be third party personal data has been removed from the attached document under [Section 40 \(2\) - Personal data](#)

For both questions 2 and 3, we do hold some further emails and documents, however as the information relates to current staff, or retired staff pension matters this is considered the personal data of others. Any information to which a request for information relates is exempt information if it constitutes the personal data of a third party and should not be disclosed if it would contravene any of the Data Protection principles. I am therefore refusing some of your request as this information is exempt under, [Section 40 \(2\) - Personal data](#) I have also withheld a small number of emails that I believe were provided in confidence, these emails were provided by another person and was imparted in circumstances with an expected obligation of confidence and a disclosure under FOIA would be a breach of that confidence, this information has been withheld under [Section 41\(1\) - Information provided in confidence](#).

*4) Number of affected 'immediate' choice LFB retired members by retirement year.*

Immediate choice relates to those that are actually retiring therefore we can only confirm the number impacted by immediate choice at the end of each year as it's the member's decision on when they retire. On this basis, the number impacted by immediate choice in 2023 was 38.

*5) Number of Remediable Service Statements issued Oct - Nov '23 by year of member retirement.*

21 statements issued in 2023.

We have dealt with your request under the Freedom of Information Act 2000. For more information about this process please see the guidance we publish about making a request [on our website](#).



LONDON FIRE BRIGADE

LPB-0064

Completed by Governance  
Team

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## Local Pension Board - Update Report

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**Report to:**

Investment & Finance Board

**Date:**

23 November 2023

Local Pension Board

05 December 2023

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**Report by:**

 Assistant Director - Finance

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**Report classification:**

For information

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**For publication**

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### Executive Summary

This report provides members of the Local Pension Board (LPB) with an overview and update on the position relating to a number of current issues affecting firefighter pensions.

**Recommended decision(s)**

That the contents of this report and appendices be noted.

### 1. Introduction and background

1. The purpose of the LPB is to assist the London Fire Commissioner (LFC) as the Scheme Manager:
  - (a) To secure compliance with legislation relating to the governance and administration of the firefighters' pension schemes, and any requirements imposed by The Pensions Regulator in relation to the firefighters' pension schemes (FPS); and
  - (b) To ensure the effective and efficient governance and administration of the FPS.

2. This report provides an update on a number of issues considered to be relevant to the LPB's role. The issues, whilst all relating in some way to the firefighters' pension scheme, are quite disparate in nature. They vary quite significantly in their complexity, the stage they are at, and their impact on LFC.
3. The following items will be considered as part of the report. These have been grouped to try to consider related issues together.

- Pensions Remedy
- Legal cases/issues
- Transitional arrangements for the 2015 FPS McCloud and Sargeant cases and Remedy
- Legislation
  - The Pensions Dashboard (Amendment) Regulations 2023
  - The Firefighters Pensions Schemes (England) Amendment Order 2023 The Firefighters Pension (Remediable Service) Regulations 2023
- Consultation - Abolishing the Pensions Lifetime Allowance
- Litigation - Retained Fire fighters - Employment Tribunal claims
- Pensions issues
  - Pension Tax Payments to HMRC
  - Scheme Advisory Board (SAB)
  - Actions arising from the SAB Bulletins (Appendix 1,2)
  - Pensions Dashboard Programme (PDP)
- Local pensions issues
  - LPB Member Training (Appendix 3)
  - London Pension Fund Authority (LPFA)/Local Pension Partnership Administration (LPPA) arrangements
  - LPPA Project PACE (Pension Administration Core Evolution)
  - LPPA Quarterly Report (Appendix 4)
  - LPPA Employer Forum
  - Communication with members
  - The Pensions Regulator (TPR) – Relationship Supervision results and recommendations – progress review
  - Staff resources – recruitment of LPB Chair
  - System resources – new payroll system implementation
- Consultations, Surveys and Returns

## **Pensions Remedy**

1. A key current issue for the LPB is the implementation of the pensions remedy. Work has been progressing to provide scheme members with pensions statement under the current FPS 2015 and under the legacy scheme to remedy the unlawful transitional protection. Once members

advise LPPA of their decision this implemented with lump sums paid and monthly pension brought into payment. The LPPA will provide the latest figures for pension payment for retirements in October and November as well as a look forward to those retiring in December to the LPB meeting.

2. There have been some significant challenges in processing the pensions remedy at both LFB and LPPA.
3. The LFB is required to prepare all data for each schemes member covering the remedy period from 20215. A key element of this data, and the one presenting the most challenges, is in relation to the GAD (Government Actuary's Department) calculator. This detailed and complex spreadsheet only became available in September and has been updated/amended as we've progressed into the remedy period – we're currently on version 7. Work continues, with LPPA, to develop and improve the process for preparing and providing data to the LPPA to make this as efficient and effective as possible.
4. The LPPA is still awaiting the updated version of its pensions administration system (UPM) from its supplier [REDACTED]. Whilst work had been ongoing on this for over a year, the late confirmation of the final regulations meant that the amended system wasn't available for the commencement of the remedy on 1 October. The LPPA has implemented a manual process to allow pensions calculations to be prepared, however this takes more time than if the calculations were prepared by the system. It is expected that the amended pensions system should be available for final testing and implementation in mid December.
5. The above challenges have meant that scheme members have not been able to access their pensions in the same way as if they had retired under the FPS 2015. This has understandably caused significant concern and distress for the members retiring or about to retire. The Commissioner wrote to members retiring in October and November to apologise for these delays, and provide an update to the member of their pension.
6. In addition to improvement in the processes, a key area for improvement in the retirement process is on communication. A key issue raised by those retiring, alongside simply being paid the pension, is the challenge is accessing information, and in particular what is happy on their retirement case. Further work is now underway to address this with a meeting of the Remedy Comms Teams on 29 November. Further work is also being pursued with the LPPA on joint comms, to present a more 'joined up' position for members. The LPPA will also review the updates provided by its helpdesk to scheme members, and this can include reviewing specific calls if any member has a negative experience with a call.
7. Further points relating to the pensions remedy are also included some of the following sections.

### **Legal cases/issues**

8. It is a requirement of the Public Service Pensions Act 2013 and subsequent 2015 regulations, for members of a Local Pension Board to have a knowledge and understanding of the law relating to pensions and such other matters.
9. This section provides an update on the latest relevant legislative cases/changes that impact on the pension scheme.

### Transitional arrangements for the 2015 FPS -McCloud and Sargeant cases and Remedy

10. LPB members will be aware from previous LPB reports, of the ongoing legal proceedings relating to the transitional provisions (protection arrangements) for the Firefighters Pension Scheme (FPS) 2015. By way of summary, in 2018, the Court of Appeal ruled that the transitional protection

element of the 2015 public service pension reforms constituted unlawful age discrimination in the Firefighters' and Judges' Pension Schemes (Sargeant and McCloud cases).

11. The case had been listed for a preliminary hearing on 13-28 October 2022 to determine the key issues and test cases for the remedy hearing anticipated to take place in 2023. However, as advised in the last report, this date was vacated and the case was stayed until 28 April 2023 to allow further negotiation to take place between the parties with a view to agreeing a full settlement. With regard to the original claims that were filed in 2015 (the Sargeant cases), the parties have now agreed the terms upon which the injury to feelings component of the claims can be settled and further stay has been granted to allow final settlement details to be negotiated. The cost of compensation will be fully met by the Government.

## **Legislation**

### Pensions Dashboards (Amendment) Regulations 2023.

12. These Regulations came into force on 9 August 2023. They amend the Pensions Dashboard Regulations 2022. The 2022 Regulations set out the order and date by which different types of occupational schemes were required to establish a working connection with the Money and Pensions Service (MAPs). Under the 2023 Regulations, the dates set out in the 2022 Regulations are replaced with a single connection deadline of 31 October 2026. Separate guidelines will indicate when schemes are scheduled to connect.

### Fire Fighters Pensions Schemes (England) (Amendment Order 2023

13. This Order comes into force on 1 October 2023. The Order amends the Firemen's Pension Scheme Order 1992 and the Firefighters' Pension Scheme (England) Order 2006 to extend the period during which persons who were employed in England as retained firefighters have access to a pension scheme.

Under previous legislation, (The Firefighters' Pension Scheme (England) (Amendment) Order 2014), Retained fire fighters who were employed during the period 1st July 2000 to 5th April 2006 inclusive were provided with access to a pension scheme for that period. The 2023 Order extends that period so retained fire fighters who were employed during the period 7th April 2000 and 5 April 2006 may purchase service going back to their start date with the FRS.

### Fire fighters Pension (Remediable) Service Regulations 2023

14. The above Regulations will come into force on 1 October 2023. The Regulations contain provisions to:
  - remedy the discrimination that occurred during the remedy period (1 April 2015 to 31 March 2022).
  - implement the Deferred Choice Underpin (DCU) which gives eligible members a deferred choice of pension benefits at their point of retirement in respect of the remedy period
  - correct any overpayment or underpayment of pension benefits or member contributions

- facilitate the payment of appropriate compensation to to address loss arising from the discrimination that occurred during the remedy period or the operation of the remedy.

15. HM Treasury has published the **Public Service Pensions (Valuations and Employer Cost Cap) Directions 2023**. The directions revoke and replace the Public Service Pensions (Valuations and Employer Cost Cap) Directions 2014. The Directions set out how the 2020 valuations should be undertaken for the public service schemes. This enables the Directions to allow for the reform of the costs control mechanism to introduce the "reformed scheme only design" as well as other changes required for the 2020 valuations such as updated actuarial assumptions. The 2020 valuation will inform the future contribution rates to be paid into schemes by employers from 1 April 2024.

## Consultation

### Abolishing the pensions lifetime allowance

16. On 18 July 2023, the HMRC launched their consultation on abolishing the pensions lifetime allowance from pension tax legislation with effect from 6 April 2024.
17. The effect of the LTA being abolished will be that the total amount of tax-free cash an individual can receive will be limited to a maximum of £268,275 unless they hold a valid lifetime allowance or lump sum protection.
18. Also, the total amount of lump sums an individual can receive before marginal rate taxation applies will be limited to £1,073,100, unless they hold a valid lifetime allowance protection.
19. The receipt of regular pension income does not contribute towards either of these limits.

The consultation closed on 12 September 2023

### The Pensions (Extension of Automatic Enrolment) (No 2) Bill

20. The Pensions (Extension of Automatic Enrolment) Bill received royal assent on 18 September 2023. The Bill introduces powers to
  - Reduce the lower age threshold for automatic enrolment from 22 to 18 years.
  - Remove the lower earnings limit
21. The Department of Work and Pensions (DWP) will be launching a consultation on implementing the new measures in due course

## Litigation

### Retained Firefighters – Employment Tribunal claims

22. As reported at the previous LPB, GCD has received several Employment Tribunal claims from Claimants which have been brought under the Part Time Workers (prevention of less favourable

treatment) Regulations 2000. The complaint is about the Claimants not being able to aggregate pensionable service accrued as a retained fire fighter with pensionable service accrued as a whole-time fire fighter.

23. A number of FRAs have received similar claims and the Tribunal had at the request of the Secretary of State stayed the claims pending a case management hearing on 20 April 2023. The claims are currently stayed. Further updates will be provided as the cases progress.

#### Judicial Review – Cost Cap Mechanism

24. As was reported in previous updates, the FBU and the British Medical Association had applied for Judicial Review of the decision to include the costs of the McCloud remedy in the cost cap mechanism. The application was dismissed following a hearing in the High Court in March of this year.

25. The Court of Appeal has granted permission to the FBU and BMA to appeal against the High Court's decision. There is no date as yet for the appeal hearing. Further updates will be provided as the appeal progresses.

#### **Pensions issues**

26. This section provides an update on general pensions issues.

#### Pension Tax – Accounting for Tax (AFT) and Event Reporting

27. Officers confirm that they have met the statutory deadline of 14 November 2023 for completing the AFT return and making any necessary payments to HMRC.

#### **Firefighter pensions**

28. This section provides an update on firefighter pensions issues.

#### Scheme Advisory Board (SAB)

Members are reminded of the SAB website – [www.fpsboard.org](http://www.fpsboard.org) which provides a reference site for knowledge, procedures, policies and examples of best practice across the Fire Sector.

#### SAB Meeting 14 September 2023

The Scheme Advisory Board (SAB) last met on 14 September 2023 and the meeting covered the following areas:

- Retained Firefighters' Pensions: Proposed changes of the Firefighters' Pension Scheme (England) order 2006 – Government response and Data Sharing Agreement.
- Home Office response to McCloud consultation.
- Local Pension Board Effectiveness – consistency and knowledge sharing.

29. The SAB monthly Firefighters' Pensions Schemes bulletin is regularly circulated to LPB members and as requested by the Board is added as appendices for information. Bulletins for September 2023 and October 2023 are attached to this report as Appendices 1 and 2, respectively. This update report should cover most of the relevant areas included in the Bulletins. NB. November Bulletin hadn't been published by the time this reports was dispatched.



30. There are actions for FRAs outlined in the bulletins, and details are provided below:

<b><u>Bulletin Date</u></b>	<b>Action to be taken</b>	<b>Comment</b>
<u>September 2023</u>	<p>Disclosure Requirements</p> <p>In advance of the regulations for the Sargeant remedy coming into force on 1st October 2023 scheme managers, under the Regulation 8 of the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2015. Are required to notify individuals of material alterations to basic scheme information within 3 months of the changes take place.</p> <p>FRAs need to ensure they comply with disclosure requirements by sending the appropriate letter to Sargeant eligible members no later than 31 December 2023.</p>	Under completion
<u>October 2023</u>	<p>Firefighters' Pension Scheme</p> <p>Adjustment in respect of 2021 and 2022 revaluation in respect of Average Weekly Earning (AWE) growth figures for 2021 and 2022. In respect of these years, Treasury Revaluation Order had used a provisional increase figure, which was not in line with previous Orders in preceeding years (2015 – 2020). The government intends to correct this position to align those of the previous years. This will result in an increase of 0.2% and 0.4% for respective years (2021 and 2021), however it is not anticipated that there will be any changes to the increase to member's benefits.</p>	Under completion

Pensions Dashboard Programme (PDP) extension of deadline

31. Department for Work and Pensions (DWP) issued a written ministerial statement announcing a reset of the Pensions Dashboard Programme (PDP) which will extend the delivery of pensions dashboards. While the new timescales have not been confirmed, this will push the connection deadline for the Firefighters' Pension Schemes (FPS) back from the scheduled date of 30 September 2024.
32. In the statement, the UK Government announced its intention to legislate to amend schemes' connection deadlines, to provide PDP the time required to develop the necessary digital

architecture. Guidance will be updated shortly to reflect the announcement and provide further clarity on the steps schemes should be taking to continue to prepare for the dashboard.

33. TPR will continue to communicate with schemes regarding its expectations and what schemes should be doing to prepare for their dashboard duties, especially getting to grips with member data.

### **Local pensions issues**

34. This section provides an update on local firefighter pensions issues.

### **LPB Member Training**

35. As previously reported The Pension Regulator (TPR) sets out the requirement for Board members to achieve and maintain knowledge and understanding sufficient to enable them to carry out the role of Board member. Officers arranged training for members of Local Pension Board with LGA representatives on 26 July 2023 at LFB headquarters at Union Street. The majority of LPB members attended the training and further arrangements for Board Training will be conducted. It's recommended by TPR that board members are kept up to date with the knowledge and understanding of pension developments.

36. Board members are reminded again of The Pension Regulator's online training tool and encouraged to utilise it. The link to it is: [www.thepensionsregulator.gov.uk/en/public-service-pension-schemes](http://www.thepensionsregulator.gov.uk/en/public-service-pension-schemes). Once the modules are successfully completed Board members are asked to notify the LPB Clerk to record the training.

37. A record of members' training is attached showing the position on the Pensions Regulator's Public Service Toolkit for all LPB members, as well as detailing other relevant training that Board members have attended.

### **LPFA/LPPA arrangements**

38. Some key areas of LPPA work for the Board to be aware of are included below.

### **LPP Project PACE**

39. As previously reported, the LPPA changed their pension administration system software suppliers to ██████████ Universal Pensions Management (UPM) system. Officers are liaising with LPPA in resolving any continuing issues related to joiners and leavers registered on the system.

40. Issues and complaints that have been raised by officers with the LPPA senior management have generally been dealt with swiftly by the LPPA. These issues have continued to be followed up, and escalated, as necessary. Officers meet with the LPPA Client Engagement Team monthly to discuss LPPA performance and resolve any problems.

41. Since July there was a several meetings scheduled with LPPA Operations and Commercial Director and LFB senior managers to discuss ongoing system issues, this included a meeting held between LPB Chair and Vice-Chair on 6 July 2023 to discuss performance issues from LPPA and ongoing support for members, who are using LPPA services for pension information. Prior to October LFB received information that UPM would not be able to perform remedy calculations as the late confirmation of final pensions regulations did not allow adequate time for systems amendments to be completed. However a manual process is in place for remedy calculations, and will be used until the updated UPM is in place. and most of the information for members will be processed manually. Since then LPPA sends regular updates (McCloud weekly updates) with details of processed pension payments and options forms issued to members.

42. LPPA are working with [REDACTED] system provider on the deployment timeline of UPM functionality. The testing of the updated system is expected to be concluded in December 2023, prior to installation to the live environment.

#### LPPA Employer Forum

43. LPPA Employer Forum took place on 23 November 2023. This event will include the following topics:

- The latest developments at LPPA
- Regulation and technical updates relating to your pension scheme

#### LPPA Quarterly Administration Report

44. LPPA published a Q2 Administration Report which included all the developments within administration services for quarter of July and September 2023. Report attached in Appendix 3.

#### Communication with members

45. Age Discrimination Remedy – As notified in the SAB Bulletin and extensively discussed in pensions' meetings, FRS initiated warm up letters to communicate with members ahead of October 2023.

#### Pension communication – Commissioner letters

In November Commissioner issued letters to members affected by the delays in remedy payments. It stated that he is aware of the challenges encountered in the processing of the pensions remedy which cause the delays in receiving pension payments. He assured the challenges with preparing full data requirements to support pension remedy have been addressed and retirements under pensions remedy have been initiated.

46. The Board is reminded again of the LPPA website [lppapensions.co.uk](https://www.lppapensions.co.uk) for employers and members to get all the information they need when it comes to pensions. The site will also give direct access to the new online PensionPoint that replaced My Pension Online, so members can get the key information they need to manage their pension. LPPA has also launched a dedicated site for retirees: <https://www.lppapensions.co.uk/news-hub/member-newsletters/retired-member-newsletter-2023/>.
47. The LPB Communication working group was set up with the aim to look at improving internal LFB communication to members. The LPB lead (Deputy Assistant Commissioner - Fire Safety) is reviewing how best to develop communications on pensions to staff and improve the pensions area on Hotwire with the move to the new Hotwire Migration Project. Further meetings have been held among Governance, Communication, ICT and Finance teams to improve the Pension website both internal and external. The development of the website is part of TPR recommendations. The LPB site has been launched in January and is under further development: <https://www.london-fire.gov.uk/about-us/transparency/local-pension-board/>

48. Following the TRP recommendation actions have been taken to engage in communication with the Equalities Working Group led by [REDACTED] to address the issues of high number of opt-outs of the Pension Scheme by women and minority groups. The LFB Pension Analyst provided a presentation on pension benefits during Women's Training Day held on 3 May 2023 and followed with another live session at Women's Forum on 26<sup>th</sup> September 2023.
49. Officers are also working on a review of the pension slides and videos presented to firefighter trainees and agreed to lead on further engagement in pension presentations and arranged, together with LPPA engagement team, to organise special Q&A sessions with trainees to enable valuable, in-depth discussion on the benefits and importance of pension savings. The first session took place in Barking Fire Station during Trainees cohort on 13 June 2023, where pension officer presented data and benefits of joining Firefighter's pension scheme. Senior Firefighters from training hub in Barking are now liaising directly with LPPA to arrange further in-house training for new joiners.
50. As agreed on the previous LPB meeting, [REDACTED] People Services will be leading on communication strategy with regards to the pension Remedy, he will be joined in regular sessions with members of General Council and representatives of Pension Finance and LPB.

#### The Pensions Regulator (TPR) – Relationship Supervision – progress review

51. TPR had resumed their supervision engagement for the LFC Firefighters' Pension Scheme (FPS) to allow TPR to get a better understanding of how the scheme operates.
52. The Relationship Supervision process required LFC to provide a substantial amount of scheme documentation for review by TPR. This was followed by a series of evaluation meetings, to enable TPR to understand how the scheme operates in practice and help provide more context.
53. TPR reviewed and considered all their findings and prepared a report and recommendations for LFC to action. A separate report went to the Pension Board on the outcome of the relationship supervision and recommendations to consider an independent Chair.
54. Recruitment of the Independent Chair have been finalised. The panel comprised of [REDACTED] Director for Corporate Services, [REDACTED] Deputy Commissioner and [REDACTED] Deputy Mayor's Office. The interviews were held on 9 November for the four shortlisted candidates. The successful candidate has accepted the offer and final HR checks are being completed to allow commencement in the role.

#### Staff Resources

55. An independent LPB Chair has been appointed in line with the TPR Recommendation. Their commencement date is to be set up after recruitment administration .

#### System Resources

56. The new LFB HR and Payroll system has been selected however the implementation of -Trent has been paused as part of the People Services Review. Decisions on the implementation of the new system will be taken as part of this review.

#### Consultations, Surveys and Returns

57. The Home Office has published the government's formal response to the consultation on the draft Firefighters' Pension Schemes (England) (Amendment) Order 2023 to provide further access to the modified pension scheme for retained firefighters and the policy intent to implement this. The finalised Firefighters' Pension Schemes (England) (Amendment) Order 2023 has been laid in Parliament on 8 September 2023. The regulations came into force on 1 October 2023.

### **Firefighters' Pension Scheme Risk Plan**

58. As the Board should be aware it was agreed that a separate full report on the FPS Risk Plan is produced twice a year for review by the Board, once in the summer and once for the LPB Annual Report. For the rest of the year it is included within the regular LPB Update Report. (Appendix 5).

### **Objectives and expected outcomes**

59. That the Investment and Finance Board and LPB note this report.

### **Equality comments**

60. The LFC and the Deputy Mayor for Fire and Resilience are required to have due regard to the Public Sector Equality Duty (section 149 of the Equality Act 2010) when taking decisions. This in broad terms involves understanding the potential impact of policy and decisions on different people, taking this into account and then evidencing how decisions were reached.

61. It is important to note that consideration of the Public Sector Equality Duty is not a one-off task. The duty must be fulfilled before taking a decision, at the time of taking a decision, and after the decision has been taken.

62. The protected characteristics are: age, disability, gender reassignment, pregnancy and maternity, marriage and civil partnership (but only in respect of the requirements to have due regard to the need to eliminate discrimination), race (ethnic or national origins, colour or nationality), religion or belief (including lack of belief), sex, and sexual orientation.

63. The Public Sector Equality Duty requires decision-takers in the exercise of all their functions, to have due regard to the need to:

- eliminate discrimination, harassment and victimisation and other prohibited conduct
- advance equality of opportunity between people who share a relevant protected characteristic and persons who do not share it
- foster good relations between people who share a relevant protected characteristic and persons who do not share it.

55. Having due regard to the need to advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it involves having due regard, in particular, to the need to:

- remove or minimise disadvantages suffered by persons who share a relevant protected characteristic where those disadvantages are connected to that characteristic
- take steps to meet the needs of persons who share a relevant protected characteristic that are different from the needs of persons who do not share it
- encourage persons who share a relevant protected characteristic to participate in public life or in any other activity in which participation by such persons is disproportionately low.

56. The steps involved in meeting the needs of disabled persons that are different from the needs of persons who are not disabled include, in particular, steps to take account of disabled persons' disabilities.

57. Having due regard to the need to foster good relations between persons who share a relevant protected characteristic and persons who do not share it involves having due regard, in particular, to the need to:

- tackle prejudice
- promote understanding.

58. The Equality Impact Assessment (EIA) for this regular report was reviewed on 16/11/23. The impact assessment found neutral impacts identified and steps taken to mitigate these. It is worth noting that although the impact assessment found outline neutral impacts identified, areas such as pension opt outs rates varied by staff groups. The LPB set up a LPB Communications working group to improve understanding and encourage take up of pensions for our staff. They also established an Equality working group to help the Board better understand some of the underlying reasons as to why higher numbers of women and ethnically diverse staff don't enrol and /or opt out of the scheme. This is with the aim to obtain an improved understanding to assist messaging to better communicate the benefits of the pension scheme to these groups.

59. At the LPB meeting of 12 September 2022 an update was given to the Board on the work of the LPB's Equalities Working Group and Communications Working Group. On discussion, the Chair noted the capacity issues in the senior leadership team at LFB and proposed with the Board's support that the Assistant Commissioner, Operational Resilience and Control reach out to others within LFB with expertise to contribute to the Board's work on equalities. Work is progressing with the LFC Equality Support Group. Since then the work has progressed through various engagement with Equality & Diversity Groups, as notified above (section 42, 'communication with members' of this report.

60. The Deputy Assistant Commissioner, Training and Professional Development agreed to lead on the work of the Communications Working Group. The Board noted the need to continue to communicate the benefits of joining the pension scheme, including in the case of injury. The Employee Relations Manager undertook to work with the LPB and staff side on communications including the pensions Remedy.

61. The Board noted that joining the pension scheme might seem expensive to new recruits, especially given the current inflationary pressures on the cost of living which would impact on their disposable income. However, there could be other points in firefighters' careers where LFB could more effectively communicate the advantages of joining the scheme.

## **Other Considerations**

### *Workforce comments*

62. Staff side are represented on the Local Pension Board and so will have an opportunity to comment on this report at the LPB meeting on 05 December 2023.

### *Sustainability comments*

63. The Mayor has worked with the LPFA (London Pension Fund Authority) on a climate change policy to no longer consider new active investments in fossil fuel companies, this includes all necessary divestment. This aligns with the GLA's policy. The LPFA is aware of the long-term risks and the importance of fully understanding the nature of its investments as well as engaging with the companies it invests in to ensure any such risks are identified and appropriate actions are taken, this is detailed in their policy. The FPS is an unfunded scheme and therefore does not have any funds to invest.

#### *Procurement comments*

64. There are no procurement implications for this report.

#### **Financial comments**

65. The report is by the Assistant Director of Finance so there are no further comments.

#### **Legal comments**

66. This is an update report for information only. Legal matters have been highlighted in the body of the report.

67. Under section 9 of the Policing and Crime Act 2017, the London Fire Commissioner (the "Commissioner") is established as a corporation sole with the Mayor appointing the occupant of that office. Section 1 of the Fire and Rescue Services Act 2004 states that the Commissioner is the fire and rescue authority for Greater London.

68. The Local Pension Board was established under the Firefighters' Pension Scheme (Amendment) (Governance) Regulations 2015. The Public Service Pensions Act 2013 introduces the framework for the governance and administration of public service schemes and provides an extended regulatory oversight by the Pension Regulator.

69. The Pension Regulator's Code of Practice No. 14 (Governance and administration of public service pension schemes) sets out the legal requirements for public service pension schemes as well as the standards of conduct and practice of the Local Pension Board. The information within this report is in accordance with the legislation and associated Code of Practice.

**List of Appendices**

Appendix	Title	Open or confidential
1.	SAB Bulletin – September 2023	
2.	SAB Bulletin – October 2023	
3.	LPPA Quarterly Report - 2023	
4	LPB Training Log	
5.	LFB Risk Plan	

**Part 2 Confidentiality:** Only the facts or advice considered to be exempt from disclosure under the FOI Act should be in the separate Part 2 form, together with the legal rationale for non-publication.

**Is there a part 2 form – YES/NO**

**ORIGINATING OFFICER DECLARATION:**

Drafting officer to confirm the following (✓)

**Drafting officer**

██████████ has drafted this report and confirms the following:

**Assistant Director/Head of Service**

██████████ has reviewed the documentation and is satisfied for it to be referred to Board for consideration.

**Advice**

The Finance and Legal teams have commented on this proposal.

██████████, Legal Advisor, on behalf of General Counsel (Head of Law and Monitoring Officer).

██████████, Financial Advisor, on behalf of the Chief Finance Officer.







LONDON FIRE BRIGADE

LFC – 062

Report title

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## Local Pension Board - Update Report

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Report to:  
Investment & Finance Board  
Local Pension Board

Date:  
28 September 2023  
10 October 2023

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Report by:  
[REDACTED] Assistant Director Finance

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Report classification:  
For information

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For publication

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### Executive Summary

This report provides members of the Local Pension Board (LPB) with an overview and update on the position relating to a number of current issues affecting firefighter pensions.

#### Recommended decisions

- That the contents of this report and appendices be noted.
- That the Director of Corporate Services as the Delegated Pension Scheme Manager Approves remaining with the LPFA/LPP for the firefighter pension scheme administration and;
- That the firefighter pension scheme administration arrangements are reviewed again in three years time.

## 1. Introduction and background

1. The purpose of the LPB is to assist the London Fire Commissioner (LFC) as the Scheme Manager:

- (a) To secure compliance with legislation relating to the governance and administration of the firefighters' pension schemes, and any requirements imposed by The Pensions Regulator in relation to the firefighters' pension schemes (FPS); and
- (b) To ensure the effective and efficient governance and administration of the FPS.

2. This report provides an update on a number of issues considered to be relevant to the LPB's role. The issues, whilst all relating in some way to the firefighters' pension scheme, are quite disparate in nature. They vary quite significantly in their complexity, the stage they are at, and their impact on LFC.

3. The following items will be considered as part of the report. These have been grouped to try to consider related issues together.

- Administration of the Scheme
- Legal cases/issues
- Transitional arrangements for the 2015 FPS McCloud and Sargeant cases and Remedy
- Legislation
  - The Pensions Dashboard (Amendment) Regulations 2023
  - The Firefighters Pensions Schemes (England) Amendment Order 2023 The Firefighters Pension (Remediable Service) Regulations 2023
- Consultation
- Abolishing the Pensions Lifetime Allowance Retained Fire fighters - Employment Tribunal claims
- Pensions issues
  - Pension Tax Payments to HMRC
  - Scheme Advisory Board (SAB)
  - Actions arising from the SAB Bulletins (Appendix 1,2,3)
- Local pensions issues
  - LPB Member Training
  - London Pension Fund Authority (LPFA)/Local Pension Partnership Administration (LPPA) arrangements
  - LPPA Project PACE (Pension Administration Core Evolution)
  - LPPA Quarterly Report (Appendix 5)
  - Firefighter's Pensions Annual Conference 19-20/09/2023
  - LPPA Client Forum

- Communication with members
  - The Pensions Regulator (TPR) – Relationship Supervision results and recommendations – progress review
  - Staff resources – recruitment of LPB Chair
  - System resources – new payroll system implementation
- Consultations, Surveys and Returns

#### Administration of the Firefighter’s Pension Scheme

4. In March 2020 the Firefighter’s Pensions Scheme Manager, following consultation with the Local Pension Board, agreed that the administration of the LFB’s Firefighter’s Pension Scheme should remain with the LPFA/LPP for a period of three years.
5. That decision was taken after consideration of three different options, including an in house provision, moving to a different provider or staying with the current provider.
6. A key consideration of that decision was the impact of transitional arrangements for the 2015 FPS (McCloud/Sargeant case). This was in light of the significant workloads for pension administrators and associated staff in implementing the outcome, with likely resource and resilience issues. It was considered to be a major risk in contemplating moving the LFB pension administration or bringing it in-house until the developing challenges following the McCloud/Sargeant case were resolved.
7. As a result of the ongoing work required to implement the remedy and timescales set out, this risk is still a material factor in any decision to review the current arrangements. This report therefore recommends that the review of the administration of the Firefighter’s Pension Scheme is deferred for a further three years, for agreement by the delegated scheme manager.

#### Legal cases/issues

8. It is a requirement of the Public Service Pensions Act 2013 and subsequent 2015 regulations, for members of a Local Pension Board to have a knowledge and understanding of the law relating to pensions and such other matters.
9. This section provides an update on the latest relevant legislative cases/changes that impact on the pension scheme.

#### Transitional arrangements for the 2015 FPS -McCloud and Sargeant cases and Remedy

10. LPB members will be aware from previous LPB reports, of the ongoing legal proceedings relating to the transitional provisions (protection arrangements) for the Firefighters Pension Scheme (FPS) 2015. By way of summary, in 2018, the Court of Appeal ruled that the transitional protection element of the 2015 public service pension reforms constituted unlawful age discrimination in the Firefighters’ and Judges’ Pension Schemes (Sargeant and McCloud cases).

11. The case had been listed for a preliminary hearing on 13-28 October 2022 to determine the key issues and test cases for the remedy hearing anticipated to take place in 2023. However, as advised in the last report, this date was vacated and the case was stayed until 28 April 2023 to allow further negotiation to take place between the parties with a view to agreeing a full settlement. With regard to the original claims that were filed in 2015 (the Sargeant cases), the parties have now agreed the terms upon which the injury to feelings component of the claims can be settled and further stay has been granted to 30 September 2023 to allow final settlement details to be negotiated. The cost of compensation will be fully met by the Government.

## **Legislation**

### **Pensions Dashboards (Amendment) Regulations 2023.**

12. These Regulations came into force on 9 August 2023. They amend the Pensions Dashboard Regulations 2022. The 2022 Regulations set out the order and date by which different types of occupational schemes were required to establish a working connection with the Money and Pensions Service (MAPs). Under the 2023 Regulations, the dates set out in the 2022 Regulations are replaced with a single connection deadline of 31 October 2026. Separate guidelines will indicate when schemes are scheduled to connect.

### **Fire Fighters Pensions Schemes (England) (Amendment Order 2023**

13. This Order comes into force on 1 October 2023. The Order amends the Firemen's Pension Scheme Order 1992 and the Firefighters' Pension Scheme (England) Order 2006 to extend the period during which persons who were employed in England as retained firefighters have access to a pension scheme.

14. Under previous legislation, (The Firefighters' Pension Scheme (England) (Amendment) Order 2014), Retained fire fighters who were employed during the period 1st July 2000 to 5th April 2006 inclusive were provided with access to a pension scheme for that period. The 2023 Order extends that period so that it commences on 7th April 2000 ("the extended limited period").

### **Fire fighters Pension (Remediable) Service Regulations 2023**

15. The above Regulations will come into force on 1 October 2023. The Regulations contain provisions to:

- remedy the discrimination that occurred during the remedy period (1 April 2015 to 31 March 2022).
- implement the Deferred Choice Underpin (DCU) which gives eligible members a deferred choice of pension benefits at their point of retirement in respect of the remedy period
- correct any overpayment or underpayment of pension benefits or member contributions

- facilitate the payment of appropriate compensation to to address loss arising from the discrimination that occurred during the remedy period or the operation of the remedy.

## **Consultation**

### Abolishing the pensions lifetime allowance

16. On 18 July 2023, the HMRC launched their consultation on abolishing the pensions lifetime allowance from pension tax legislation with effect from 6 April 2024.
17. The effect of the LTA being abolished will be that the total amount of tax-free cash an individual can receive will be limited to a maximum of £268,275 unless they hold a valid lifetime allowance or lump sum protection.
18. Also, the total amount of lump sums an individual can receive before marginal rate taxation applies will be limited to £1,073,100, unless they hold a valid lifetime allowance protection.
19. The receipt of regular pension income does not contribute towards either of these limits.
20. The consultation closed on 12 September 2023.

## **Litigation**

### Retained Firefighters – Employment Tribunal claims

21. As reported at the previous LPB, GCD has received several Employment Tribunal claims from Claimants which have been brought under the Part Time Workers (prevention of less favourable treatment) Regulations 2000. The complaint is about the Claimants not being able to aggregate pensionable service accrued as a retained fire fighter with pensionable service accrued as a whole-time fire fighter.
22. A number of FRAs have received similar claims and the Tribunal had at the request of the Secretary of State stayed the claims pending a case management hearing on 20 April 2023. The claims are currently stayed. Further updates will be provided as the cases progress.

## **Pensions issues**

23. This section provides an update on general pensions issues.

### Pension Tax – Accounting for Tax (AFT) and Event Reporting

24. Officers confirm that they have met the statutory deadline of 14 August 2023 for completing the AFT return and making any necessary payments to HMRC.

## **Firefighter pensions**

25. This section provides an update on firefighter pensions issues.

Scheme Advisory Board (SAB)

26. Members are reminded of the SAB website – [www.fpsboard.org](http://www.fpsboard.org) which provides a reference site for knowledge, procedures, policies and examples of best practice across the Fire Sector

27. The SAB monthly Firefighters’ Pensions Schemes bulletin is regularly circulated to LPB members and as requested by the Board is added as appendices for information. Bulletins for June 2023, July 2023 and August 2023 are attached to this report as Appendices 1, 2, and 3 respectively. This update report should cover most of the relevant areas included in the Bulletins.

28. There are actions for FRAs outlined in the bulletins, and details are provided below:

<b><u>Bulletin Date</u></b>	<b>Action to be taken</b>	<b>Comment</b>
<u>June 2023</u>	Home Office collection of FPS forecasts for 2023-24 to 2028-29	Completed
<u>July 2023</u>	Age discrimination remedy – Ill-Health re-assessment member outcome letters  FRAs were to determine which individuals require a reassessment of their ill-health determination as a result of remedy implementation.  Once the IQMP has provided their determination and FRAs have considered this and agree with the outcome, FRAs should send these using the relevant member outcome letter.	Under completion

<u>August 2023</u>	Age Discrimination Remedy – Warm up letters: FRAs/administrators should use these to communicate with their members ahead of October 2023.	Completed
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Pensions Dashboard Programme (PDP) extension of deadline

29. Department for Work and Pensions (DWP) issued a written ministerial statement announcing a reset of the Pensions Dashboard Programme (PDP) which will extend the delivery of pensions dashboards. While the new timescales have not been confirmed, this will push the connection deadline for the Firefighters’ Pension Schemes (FPS) back from the scheduled date of 30 September 2024.
30. In the statement, the UK Government announced its intention to legislate to amend schemes’ connection deadlines, to provide PDP the time required to develop the necessary digital architecture. Guidance will be updated shortly to reflect the announcement and provide further clarity on the steps schemes should be taking to continue to prepare for the dashboard.
31. TPR will continue to communicate with schemes regarding its expectations and what schemes should be doing to prepare for their dashboard duties, especially getting to grips with member data.

**Local pensions issues**

32. This section provides an update on local firefighter pensions issues.

LPB Member Training

33. As previously reported The Pension Regulator (TPR) sets out the requirement for Board members to achieve and maintain knowledge and understanding sufficient to enable them to carry out the role of Board member. Officers have arranged training for members of Local Pension Board with LGA representatives on 26 July 2023 at LFB headquarters at Union Street. Majority of LPB members attended the training and further arrangements for the Board Training will be conducted. It’s recommended by the regulator that board members are kept up to take with the knowledge and understanding of pension developments.
34. Board members are reminded again of The Pension Regulator’s online training tool and encouraged to utilise it. The link to it is: [www.thepensionsregulator.gov.uk/en/public-service-pension-schemes](http://www.thepensionsregulator.gov.uk/en/public-service-pension-schemes). Once the modules are successfully completed Board members are asked to notify the LPB Clerk to record the training.



35. A record of members' training is attached as Appendix 6 showing the position on the Pensions Regulator's Public Service Toolkit for all LPB members, as well as detailing other relevant training that Board members have attended.

#### LPFA/LPPA arrangements

36. Some key areas of LPPA work for the Board to be aware of are included below.

#### LPP Project PACE

37. As previously reported, the LPPA changed their pension administration system software suppliers to [REDACTED] Universal Pensions Management (UPM) system. Officers are liaising with LPPA in resolving any continuing issues related to joiners and leavers registered on the system.

38. Issues and complaints that have been raised by officers with the LPPA senior management have generally been dealt with swiftly by the LPPA. These issues have continued to be followed up, and escalated, as necessary. Officers meet with the LPPA Client Engagement Team monthly to discuss LPPA performance and resolve any problems.

39. As agreed on the last Local Pension Board, there was a meeting scheduled with LPPA Operations and Commercial Director and LPB Chair and Vice-Chair on 6 July 2023 to discuss performance issues from LPPA and ongoing support for members, who are using LPPA services for pension information. The outcome will be updated by LPPA to the Local Pension Board.

#### Firefighter's Pensions Annual Conference September 19-20/2023

40. LGA is hosting the conference with hundreds of delegates from Fire industry including officers from LFB. Slides will be available in the next report.

#### Communication with members

41. Age Discrimination Remedy – As notified in the SAB Bulletin and extensively discussed in pensions' meetings, FRS initiated warm up letters to communicate with their members ahead of October 2023. Letters have been drafted and forwarded to members in the first week of September.

42. The Board is reminded again of the LPPA website [lppapensions.co.uk](http://lppapensions.co.uk) for employers and members to get all the information they need when it comes to pensions. The site will also give direct access to the new online PensionPoint that replaced My Pension Online, so members can get the key information they need to manage their pension. LPPA has also launched a dedicated site for retirees: <https://www.lppapensions.co.uk/news-hub/member-newsletters/retired-member-newsletter-2023/>.

43. The LPB Communication working group was set up with the aim to look at improving internal LFB communication to members. The LPB lead (Deputy Assistant Commissioner - Fire Safety) is reviewing how best to develop communications on pensions to staff and improve the pensions area on Hotwire with the move to the new Hotwire Migration Project. Further meetings have been held among Governance, Communication, ICT and Finance teams to improve the Pension website both internal and external. The development of the website is part of TPR recommendations. The LPB site have been launched in January and is under further development: <https://www.london-fire.gov.uk/about-us/transparency/local-pension-board/>

44. Following the TRP recommendation actions have been taken to engage in communication with the Equalities Working Group led [REDACTED] to address the issues of high number of opt-outs of the Pension Scheme by women and minority groups. The LFB Pension Analyst provided a presentation on pension benefits during Women's Training Day held on 3 May 2023. The next pension benefit presentation is scheduled for Women's Forum on 26<sup>th</sup> September 2023.
45. Officers are also working on a review of the pension presentation slides and videos presented to firefighter trainees and agreed to lead on further engagement in pension presentations and arranged, together with LPPA engagement team, to organise special Q&A sessions with trainees to enable valuable, in-depth discussion on the benefits and importance of pension savings. The first session took place in Barking Fire Station during Trainees cohort on 13 June 2023, where pension officer presented data and benefits of joining Firefighter's pension scheme. Senior Fire Fighter's from training hub in Barking are now liaising directly with LPPA to arrange further in-house training for new joiners.
46. As agreed on the previous LPB meeting, [REDACTED], People Services will be leading on communication strategy with regards to the pension Remedy.

#### The Pensions Regulator (TPR) – Relationship Supervision – progress review

47. TPR had resumed their supervision engagement for the LFC Firefighters' Pension Scheme (FPS) to allow TPR to get a better understanding of how the scheme operates.
48. As previously communicated, the Relationship Supervision process required LFC to provide a substantial amount of scheme documentation for review by TPR. This was followed by a series of evaluation meetings, to enable TPR to understand how the scheme operates in practice and help provide more context.
49. TPR reviewed and considered all their findings and prepared a report and recommendations for LFC to action. A separate report went to the Pension Board on the outcome of the relationship supervision and recommendations to consider an independent Chair. This report went to the Commissioner's Board and was agreed by LFC. Officers will progress the recommendation and the appointment of the independent Chair and will keep the Board updated.
50. The most recent meeting with TPR took place on 22 August 2023 and covered all areas of the completed recommendations. TPR was satisfied with the progress made to date but highlighted the importance of hiring the LPB Chair and wants to be updated with the progress. Officers are working through the process.
51. Recruitment pack for the Independent Chair have been prepared and approved including recruitment arrangements and networking to generate interest in the role. Officers now preparing to advertise the role and are waiting for confirmations of membership for the selection panel. The panel currently comprises [REDACTED], Director for Corporate Services, and [REDACTED], Deputy Commissioner. Officers are waiting for confirmation of third member from the GLA, in line with requirements when recruiting to senior/independent adviser staff.

### Staff Resources

52. An independent LPB Chair is to be recruited in line with the TPR Recommendation following recruitment selection process.

### System Resources

53. The new LFB HR and Payroll system should be implemented in Q4 2023.

### **Consultations, Surveys and Returns**

54. Consultation on the Firefighters' Pension Scheme (Remediable Service) Regulations 2023

55. On 28 February 2023 the Home Office launched a consultation on the amendments to the pension scheme regulations to enact the second phase of Remedy in the McCloud/ Sargeant cases. The consultation sets out the background to the second, retrospective, part of the Remedy and an explanation of legislative and policy changes required to implement it. This consultation ended on 23 May 2023 and officers reviewed and prepared a response based largely on the LPPA and LGA return. Home Office response have been published in Appendix 4.

### **Firefighters' Pension Scheme Risk Plan**

56. As the Board should be aware it was agreed that a separate full report on the FPS Risk Plan is produced twice a year for review by the Board, once in the summer and once for the LPB Annual Report. For the rest of the year it is included within the regular LPB Update Report. (Appendix 7).

### **Objectives and expected outcomes**

57. That the Investment and Finance Board and LPB note this report.

### **Equality comments**

58. The LFC and the Deputy Mayor for Fire and Resilience are required to have due regard to the Public Sector Equality Duty (section 149 of the Equality Act 2010) when taking decisions. This in broad terms involves understanding the potential impact of policy and decisions on different people, taking this into account and then evidencing how decisions were reached.

59. It is important to note that consideration of the Public Sector Equality Duty is not a one-off task. The duty must be fulfilled before taking a decision, at the time of taking a decision, and after the decision has been taken.

60. The protected characteristics are: age, disability, gender reassignment, pregnancy and maternity, marriage and civil partnership (but only in respect of the requirements to have due regard to the need to eliminate discrimination), race (ethnic or national origins, colour or nationality), religion or belief (including lack of belief), sex, and sexual orientation.

61. The Public Sector Equality Duty requires decision-takers in the exercise of all their functions, to have due regard to the need to:

- eliminate discrimination, harassment and victimisation and other prohibited conduct
- advance equality of opportunity between people who share a relevant protected characteristic and persons who do not share it
- foster good relations between people who share a relevant protected characteristic and persons who do not share it.

55. Having due regard to the need to advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it involves having due regard, in particular, to the need to:

- remove or minimise disadvantages suffered by persons who share a relevant protected characteristic where those disadvantages are connected to that characteristic
- take steps to meet the needs of persons who share a relevant protected characteristic that are different from the needs of persons who do not share it
- encourage persons who share a relevant protected characteristic to participate in public life or in any other activity in which participation by such persons is disproportionately low.

56. The steps involved in meeting the needs of disabled persons that are different from the needs of persons who are not disabled include, in particular, steps to take account of disabled persons' disabilities.

57. Having due regard to the need to foster good relations between persons who share a relevant protected characteristic and persons who do not share it involves having due regard, in particular, to the need to:

- tackle prejudice
- promote understanding.

58. The Equality Impact Assessment (EIA) for this regular report was reviewed on 22/06/23. The impact assessment found neutral impacts identified and steps taken to mitigate these. It is worth noting that although the impact assessment found outline neutral impacts identified, areas such as pension opt outs rates varied by staff groups. The LPB set up a LPB Communications working group to improve understanding and encourage take up of pensions for our staff. They also established an Equality working group to help the Board better understand some of the underlying reasons as to why higher numbers of women and ethnically diverse staff don't enrol and /or opt out of the scheme. This is with the aim to obtain an improved understanding to assist messaging to better communicate the benefits of the pension scheme to these groups.

59. At the LPB meeting of 12 September 2022 an update was given to the Board on the work of the LPB's Equalities Working Group and Communications Working Group. On discussion, the Chair noted the capacity issues in the senior leadership team at LFB and proposed with the Board's support that the Assistant Commissioner, Operational Resilience and Control reach out to others within LFB with expertise to contribute to the Board's work on equalities. Work is progressing with the LFC Equality Support Groups

60. The Deputy Assistant Commissioner, Training and Professional Development agreed to lead on the work of the Communications Working Group. The Board noted the need to continue to communicate the benefits of joining the pension scheme, including in the case of injury. The

Employee Relations Manager undertook to work with the LPB and staff side on communications including the pensions Remedy.

61. The Board noted that joining the pension scheme might seem expensive to new recruits, especially given the current inflationary pressures on the cost of living which would impact on their disposable income. However, there could be other points in firefighters' careers where LFB could more effectively communicate the advantages of joining the scheme. The Board also noted that automatic enrolment into the pension scheme took place in August 2022.

## **Other Considerations**

### *Workforce comments*

62. Staff side are represented on the Local Pension Board and so will have an opportunity to comment on this report at the LPB meeting on 24 July 2023.

### *Sustainability comments*

63. The Mayor has worked with the LPFA (London Pension Fund Authority) on a climate change policy to no longer consider new active investments in fossil fuel companies, this includes all necessary divestment. This aligns with the GLA's policy. The LPFA is aware of the long-term risks and the importance of fully understanding the nature of its investments as well as engaging with the companies it invests in to ensure any such risks are identified and appropriate actions are taken, this is detailed in their policy. The FPS is an unfunded scheme and therefore does not have any funds to invest.

### *Procurement comments*

64. There are no procurement implications for this report.

### *Financial comments*

65. The report is by the Assistant Director of Finance so there are no further comments.

### *Legal comments*

66. This is an update report for information only. Legal matters have been highlighted in the body of the report.

67. Under section 9 of the Policing and Crime Act 2017, the London Fire Commissioner (the "Commissioner") is established as a corporation sole with the Mayor appointing the occupant of that office. Section 1 of the Fire and Rescue Services Act 2004 states that the Commissioner is the fire and rescue authority for Greater London.

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for the governance and administration of public service schemes and provides an extended regulatory oversight by the Pension Regulator.

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7.	LFB Risk Plan	

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**Is there a part 2 form – YES/NO**

**ORIGINATING OFFICER DECLARATION:**

Drafting officer to confirm the

following  
(✓)

**Drafting officer**

██████████ has drafted this report and confirms the following:

**Assistant Director/Head of Service**

██████████ has reviewed the documentation and is satisfied for it to be referred to Board for consideration.

**Advice**

The Finance and Legal teams have commented on this proposal.

██████████, Legal Advisor, on behalf of General Counsel (Head of Law and Monitoring Officer).

██████████, Financial Advisor, on behalf of the Chief Finance Officer.

**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** FW: BBC News enquiry - Firefighter pensions stoppedd  
**Date:** 31 October 2023 09:22:57

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FYI

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**From:** [REDACTED]  
**Sent:** Tuesday, October 31, 2023 9:22 AM  
**To:** [REDACTED]@bbc.co.uk'; [REDACTED]@bbc.co.uk>  
**Subject:** FW: BBC News enquiry - Firefighter pensions stoppedd

Hello [REDACTED]

Thanks for your enquiry.

Local Pensions Partnership Administration (LPPA), along with several Fire & Rescue Services (FRAs) and a Police Constabulary, has been working to implement the pensions remedy from the statutory commencement date of 1 October 2023. Implementation of the remedy has posed a considerable challenge to pensions administrators and systems providers due to delays in issuing the regulations and the GAD contributions calculator. It has also placed a considerable administrative burden on employers. In order to implement the remedy, each FRA and the Police Constabulary has been working to supply LPPA with all the key data for the seven year remedy period to allow pensions to be accurately calculated.

We are working closely with all parties to facilitate the receipt of accurate data, which will then be used to calculate retirement options. Where LPPA has received all necessary data, we have provided members with retirement options within five days following receipt of all information.

Across the blue light schemes that LPPA works with, there are 28 October retirees and 17 November retirees impacted. So far, 11 retirees have received their retirement lump sum payment as a direct result of all parties successfully completing the process described above.

I hope this provides some background to answer the questions that you have raised. Please do let us know if you have any further questions.

Regards

[REDACTED]  
**Communications Manager**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]  
[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [localpensionspartnership.org.uk](http://localpensionspartnership.org.uk)

-----  
Good evening LPP media team,

Forgive the unsociable hour. I'm a correspondent with BBC News. We've been contacted by blue light emergency workers who've told us that pension payments are being withheld for certain workers who were members of legacy final salary pension schemes due to IT issues at LPP and an issue calculating sums that are due.

We are of course aware of the police and fire service pension reforms for members of the 1987



and 1992 pension schemes respectively that were recently adjusted following legal challenges by firefighters and police officers. It has been suggested to us that LPP are pointing to difficulties understanding what sums are due..

We have been told that certain blue light workers have retired and not been paid out as they should – and that others who are due to retire imminently have been told they should not expect to be paid out as expected when moneys are due.

Please would you assist us with the background and situation from your perspective?

Can you confirm which emergency services (and non-emergency services if applicable) are impacted?

Why are pension payments and lump sum (commutations being withheld)?

How long is this expected to last?

How many of your pension members have been impacted and how many do you expect to be impacted in the coming days and weeks?

**As above**, I do apologise for the antisocial hour of this email. If anyone picks it up before the morning, I wouldn't of course expect it to be actioned before then but given the potentially serious impact on blue light workers, we would appreciate any background at your earliest opportunity. My mobile is [REDACTED] – and I can be reached here.

Many thanks,

[REDACTED]

[REDACTED]

**Correspondent – BBC News'**

e. [REDACTED]@[bbc.co.uk](mailto:[REDACTED]@bbc.co.uk) m. [REDACTED]

**From:** [REDACTED] on behalf of [REDACTED] (Commissioner)  
**To:** [REDACTED] (Director for Corporate Services); [REDACTED]  
**Subject:** FW: Public Service Pensions Remedy Calculator - HMRC request for Contact information  
**Date:** 11 September 2023 09:39:50  
**Attachments:** [0.jpg](#)  
[image001.jpg](#)  
[image002.jpg](#)  
[image003.jpg](#)  
**Importance:** High

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Please see below further pensions comms

[REDACTED]  
Group Commander  
Staff Officer to Commissioner [REDACTED]

London Fire Brigade  
169 Union Street London SE1 0LL  
M [REDACTED] P [REDACTED]  
E [REDACTED]@london-fire.gov.uk

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED] <[REDACTED]@local.gov.uk>  
**Sent:** 06 September 2023 07:22  
**Cc:** [REDACTED]@local.gov.uk  
**Subject:** Public Service Pensions Remedy Calculator - HMRC request for Contact information  
**Importance:** High

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**To:** Fire Pension Scheme Practitioners, Regional Chairs, Directors of HR, Fire Finance Network.  
**CC:** Chief Fire Officers, Scheme Advisory Board, Local Pension Board Chairs and Lead Contacts, Home Office Fire Team, Devolved Government Fire Leads and Boards, Advisers and Suppliers.

Dear Colleagues,

In their May edition of the [Public Service Pensions Remedy Newsletter](#), HMRC asked for details of a named contact within each organisation (Fire and Rescue Authority) so that they can use this to set up initial meetings to help support Authorities with the HMRC processes which will impact them and the day to day running of remedy. Additionally, this month, HMRC need to establish the appropriate contacts for the Secure Data Exchange Service (SDES), which is how data will be sent over to you and that we have covered in [FPS Bulletin 71 – July 2023](#) and [FPS Bulletin 72 – August 2023](#). This will hopefully prevent members encountering any delays following the Public Service Pensions Remedy (PSPR) calculator going live in October.

To date HMRC have received limited responses and have asked us to reach out and remind Authorities to provide this information as a matter of priority.

Please provide your Single Point of Contact (SPOC) information by emailing Public Service Pensions Remedy mailbox: [publicservicepensionsremedy@hmrc.gov.uk](mailto:publicservicepensionsremedy@hmrc.gov.uk) with:

1. Full Name:
2. Email Address:
3. Contact Number:

Once the above contact information has been provided, registration invites for SDES will be sent to the named contacts.

Kindest Regards

[REDACTED]  
[REDACTED] (she/ her)  
Local Government Association | **Firefighter Pensions Advisor**  
Email: [REDACTED]@local.gov.uk  
18 Smith Square, Westminster, London SW1P 3HZ

[www.fpsboard.org](http://www.fpsboard.org) [www.fpsregs.org](http://www.fpsregs.org) [www.fpsmember.org](http://www.fpsmember.org)

[FPS Bulletin 72 – August 2023](#) is now available on our website

Make It Local



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**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** McCloud Data Requirements  
**Date:** 01 September 2023 14:17:48  
**Importance:** High

---

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Hi both

I know that you are already aware of this and are working to supply the data, but just a follow up following the last round table meeting that you attended.

Following recent discussions regarding McCloud at the most recent Round Table meeting, member data is still outstanding from yourselves. The data we have requested is around Hours, Service Breaks and Financials in relation to all eligible McCloud members.

The original request for this data was sent back on 6th August 2021, with a written follow up on 15th December 2022. During this time and since then, requirements for this data has been mentioned regularly within the LGA coffee mornings.

A further written request for the data was sent February 2023, setting a deadline of the end of March 2023. A follow up communication was sent in April as the data remained outstanding. Additionally, requests for this mandatory data has been raised in our round table meetings and also referenced within the circulated monthly client packs.

The need for the data is for processing McCloud remedy cases, as you are aware we need to give all eligible members the options of having either legacy or reform benefits for the remedy period. The data forms the basis of these calculations, therefore as you can appreciate, without the data we are unable to process any cases for future retirements, or those who have already left, within the national proposed timeframe and in accordance with the regulations.

Please can the outstanding data be provided to us as soon as possible so that we can check that it meets all the requirements so as not to delay calculating eligible members options and then process their retirement requests.

Kind Regards

[REDACTED]

**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[ocalpensionspartnership.org.uk](http://ocalpensionspartnership.org.uk)

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Registered address: Level 2 Christ Church Precinct, County Hall Complex, Preston. PR1 8XJ

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Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

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**From:** [REDACTED]  
**To:** [REDACTED] (HR)  
**Subject:** RE: Advance payment  
**Date:** 23 October 2023 15:07:49  
**Attachments:** [image001.jpg](#)  
[image002.jpg](#)  
[image003.jpg](#)  
[Pension Remedy Message LPPA comments.docx](#)  
**Importance:** High

---

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[REDACTED]

Further to our discussion this morning regarding the remedy, below is a summary of where we are currently at.

I have added some suggested tracked changes to the remedy message attached. I think the key point to note is that despite the system functionality delay, we have a suitable workaround in place which will enable us to supply retirees with options and setup payments once we have all data from the Brigade.

#### **Position update**

- There are [REDACTED] retirements confirmed in October and [REDACTED] in November
- We have received financial data in respect of [REDACTED] of those members and we are currently checking the data received
- We have not received any GAD calculator information from you. You confirmed that this would follow in the next couple of days
- Until we receive all financial data from you and the GAD calculator, we are unable to issue retirement options
- All October leavers have received an email with an update 3/10/2023, and follow up calls have also been made
- I have looked into the possibility of deducting the advanced payment from the lump sum and this is not possible. Our preference is that you make the payment and then invoice the member for repayment to you once the lump sum has been paid (I have updated the wording in the attached letter to reflect this)
- I have spoken to our helpdesk manager with regards to messages being provided to members calling for updates. Given that we have a workaround in place, this will be a more positive message regarding the timescales we are working to
- With regards to future estimate requests, again we require data from you in order to supply them. An update with regards to a holding message to members requesting estimates while Mccloud data is collected and checked is below:

#### **Active Retirements:**

*"We have been notified of your Intention to Retire with effect from \*\*\*"*

*In order to provide you with your accurate Remedy Choice Retirement options, there is a lot of additional financial information needed from your employer to cover the full 7 year remedy period from 1 April 2015 to 31 March 2022.*

*LPPA are in receipt of some of the financial information, and we are currently working very closely with \*\*\*\* in order to obtain the additional financial information and subsequently provide you with*

accurate retirement options.

Due to the complexities surrounding the data required, we cannot yet confirm the date of when all data will be obtained.

Once we have received the financial data required, further information will follow in respect of the retirement options available to you.”

**Estimates Within 6-months (these will be done manually for the interim):**

“We refer to your earlier correspondence requesting details of the benefits available to you under remedy choice.

As you may be aware, the final regulations were only laid before Parliament at the end of July.

In order to provide you with your accurate Remedy Choice options, there is a lot of additional financial information needed from your employer to cover the full 7 year remedy period from 1 April 2015 to 31 March 2022.

LPPA are in receipt of some of the financial information, and we are currently working very closely with \*\*\*\* in order to obtain the additional financial information and subsequently provide an accurate estimate.

Once we have received the financial data required, further information will follow.

If you have any questions, you may find the Age discrimination remedy (McCloud) page on our website useful: [www.lppapension.co.uk/remedy](http://www.lppapension.co.uk/remedy)  
Alternatively, details on how to contact LPPA are available on our website at [www.lppapensions.co.uk/contact/contact-lppa/](http://www.lppapensions.co.uk/contact/contact-lppa/)”

**Estimates Past 6-months (member to be advised option unavailable at the current time):**

“We refer to your earlier correspondence requesting details of the benefits available to you under remedy choice.

Given the timing of the regulations we are still working on the full implementation of all aspects of the work surrounding remedy. As a result, we are focusing on members who are currently retiring or are due to retire within the next 6 months.

We would ask that you contact us closer to your intended date of retirement so that we can provide you with your figures.

We may be able to provide you with different timescales in the New Year, so please contact us for an update.

If you have any questions, you may find the Age discrimination remedy (McCloud) page on our website useful: [www.lppapension.co.uk/remedy](http://www.lppapension.co.uk/remedy)  
Alternatively, details on how to contact LPPA are available on our website at [www.lppapensions.co.uk/contact/contact-lppa/](http://www.lppapensions.co.uk/contact/contact-lppa/)”

Kind Regards

██████

██████████████████

**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: ██████████

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [localpensionspartnership.org.uk](mailto:localpensionspartnership.org.uk)

---

**From:** [REDACTED] london-fire.gov.uk>  
**Sent:** Monday, October 23, 2023 1:07 PM  
**To:** [REDACTED] localpensionspartnership.org.uk>; [REDACTED]  
<[REDACTED] london-fire.gov.uk>; [REDACTED] HR) [REDACTED] london-fire.gov.uk>  
**Subject:** RE: Advance payment

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Hi [REDACTED]

Further to the e-mail below and as discussed when we met, attached is the latest version of the e-mail to staff retiring this month (it's the second part of the attached document). Do you have any comments on this please.

[REDACTED] – can you suggest the e-mail address for contact.

Thanks

[REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

M [REDACTED]  
E [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED]  
**Sent:** 23 October 2023 11:45  
**To:** [REDACTED] [@localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>; [REDACTED]  
[REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Subject:** RE: Advance payment

Thanks [REDACTED]

Our thought was to do this in the same way as the recent ill health retirement.....so LPPA processes the case normally up to the payment of the lump sum with this then diverted to the



LFB to pay. In this way the pension system reflects the correct amount and we can then deduct the advance as part of paying the lump sum. Are you saying that this wouldn't work for the [REDACTED] leavers?

Regards

[REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

E [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED] [localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>

**Sent:** 23 October 2023 10:25

**To:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED]  
[REDACTED] [@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Subject:** Advance payment

**Importance:** High

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Hi both

Further to our discussion this morning, I had a quick call with the team about your thoughts around making an advance payment to retirees of c£10k and then deducting the amount from the lump sum.

I have been informed that this would make the process a lot more complex. You would need to treat this payment completely separate to any payments made in respect of the pension. i.e. could you pay the amount and then invoice the retiree for re-payment to you after their lump sum has been paid?

Regards

[REDACTED]

[REDACTED]  
**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED] (Director for Corporate Services)  
**Subject:** RE: BBC News enquiry - Firefighter pensions stoppedd  
**Date:** 31 October 2023 11:32:36  
**Attachments:** [image001.jpg](#)  
[image002.jpg](#)  
[image003.jpg](#)  
[FW BBC News enquiry - Firefighter pensions stoppedd.msg](#)

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Hi all

Our response to the initial enquiry is attached.

The enquiry to us was not specific to LFB so we have just commented generally across all of the blue light clients that we work with.

Any update on the GAD data? I know [REDACTED] met with your team yesterday afternoon.

Thanks

[REDACTED]

[REDACTED]

**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [localpensionspartnership.org.uk](http://localpensionspartnership.org.uk)

---

**From:** [REDACTED]@london-fire.gov.uk>

**Sent:** Monday, October 30, 2023 2:50 PM

**To:** [REDACTED]localpensionspartnership.org.uk>; [REDACTED]

<[REDACTED]@london-fire.gov.uk>

**Cc:** [REDACTED] (Director for Corporate Services) <[REDACTED]@london-fire.gov.uk>

**Subject:** RE: BBC News enquiry - Firefighter pensions stoppedd

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Hi [REDACTED]

Thanks for keeping us posted. It'd be useful if you could share your response with us when it's done.

[REDACTED] has kindly offered a meeting today with our Payroll team on the GAD calculator issues so that we can hopefully clear these up and move forward as quickly as possible. I will be attending

along with [REDACTED] our Payroll Manager.

Thanks,

[REDACTED]

[REDACTED]  
Finance and Administration Manager  
Finance Department  
London Fire Brigade

[REDACTED]  
E: [REDACTED]@london-fire.gov.uk

Visit our website at [www.london-fire.gov.uk](http://www.london-fire.gov.uk)

---

**From:** [REDACTED]@localpensionspartnership.org.uk>  
**Sent:** 30 October 2023 13:07  
**To:** [REDACTED]@london-fire.gov.uk>  
**Cc:** [REDACTED] (Director for Corporate Services) <[REDACTED]@london-fire.gov.uk>; [REDACTED]@london-fire.gov.uk>  
**Subject:** RE: BBC News enquiry - Firefighter pensions stoppe

[EXTERNAL EMAIL] Do not click links or open attachments unless you are expecting them, even if you know the sender

Hi [REDACTED]

LPPA have also now received direct contact from the BBC regarding delays to pension payments for blue light emergency workers. We are currently drafting a response.

I understand [REDACTED] has offered your payroll team a call today in order to walk through queries with the GAD information received today. Anything you can do to encourage the team to join a call quickly would be appreciated. I'll do the same from this end.

Regards

[REDACTED]

[REDACTED]  
**Operations and Commercial Director**  
LPPA  
Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ  
Mobile: [REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)  
[REDACTED]@localpensionspartnership.org.uk

---

**From:** [REDACTED]  
**Sent:** Monday, October 30, 2023 9:26 AM

**To:** [redacted]@london-fire.gov.uk>  
**Cc:** Mostaque Ahmed (Director for Corporate Services) <[redacted]@london-fire.gov.uk>; [redacted]@london-fire.gov.uk>  
**Subject:** RE: BBC News enquiry - Firefighter pensions stoppe

Hi [redacted]

Just a quick follow up on this.

Please do keep us in the loop with regards to where you are with the data submissions. I'll make sure that once received by us, that we review and check it quickly.

The communication that we drafted to the October/November retirees last week, has this now been sent? Please could you share a final version of this with us.

If you receive any follow up communication with the BBC, please do let us know. If we receive direct contact from them, we will do the same.

Kind Regards

[redacted]

[redacted]

**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [redacted]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[redacted]@localpensionspartnership.org.uk

---

**From:** [redacted]  
**Sent:** Monday, October 30, 2023 8:58 AM  
**To:** [redacted]@london-fire.gov.uk>  
**Cc:** [redacted] (Director for Corporate Services) <[redacted]@london-fire.gov.uk>; [redacted]@london-fire.gov.uk>  
**Subject:** RE: BBC News enquiry - Firefighter pensions stoppe

Morning [redacted]

Thanks for this. We are also fine with this response to the BBC.

I haven't caught up with [redacted] this morning yet to discuss where we are with the data and checks. I'll respond separately to your question regarding the helpdesk script.

Many thanks

[redacted]

[redacted]

**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [redacted]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[redacted]@localpensionspartnership.org.uk

---

**From:** [REDACTED]@london-fire.gov.uk>  
**Sent:** Friday, October 27, 2023 8:45 PM  
**To:** [REDACTED]t@localpensionspartnership.org.uk>  
**Cc:** [REDACTED] (Director for Corporate Services) <[REDACTED]@london-fire.gov.uk>; [REDACTED]@london-fire.gov.uk>  
**Subject:** FW: BBC News enquiry - Firefighter pensions stoppedd

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---

Hi [REDACTED].

Just to let you know that we've had an enquiry from the BBC following our staff contacting them about not getting their pensions. Below is a response I've drafted. I've tried to briefly explain the issues and how we're working together to address these. Hopefully you feel this is ok from an LPPA perspective.....there wasn't time to get in touch with you when preparing it.

Happy to discuss.

[REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

M [REDACTED]  
E [REDACTED]@london-fire.gov.uk

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED]  
**Sent:** 27 October 2023 20:08  
**To:** [REDACTED] (Commissioner's Chief Of Staff) [REDACTED]@london-fire.gov.uk>; [REDACTED] (Director for Corporate Services) <[REDACTED]@london-fire.gov.uk>  
**Subject:** RE: BBC News enquiry - Firefighter pensions stoppedd

Hi [REDACTED].

I have drafted a suggested response below, along the lines discussed.

Would you like to discuss this further?

[REDACTED]

The London Fire Brigade, along with other Fire & Rescue Services, has been working to implement the pensions remedy from the statutory commencement date of 1 October 2023. The Brigade is working with its pensions administrator, the LPPA, to implement the remedy. Whilst preparations have been ongoing for many months, some final elements of the remedy requirements weren't in place until close to October. This meant that some key components to support the pension calculations have only recent become, or are still yet to be, available. The Brigade and the LPPA are working closely on addressing the situation to ensure that all key data is available for the seven years of the remedy period to allow pensions to be accurately calculated. With these first pensioners being proposed under the remedy it has been necessary for the data required to be reviewed and refinements made to ensure that everything is complete, as part of embedding the new processes.

This has meant that there have been delays in the processing of pensions for those retiring in October. This is very much regretted but significant effort is being focussed, both at the Brigade and the LPPA, to ensure that pensions are brought into payment at the earliest opportunity. Further refinements to the pensions data are to be provided to the LPPA early next week, that will allow further pension processing, and for members to be provided with their dual pension statements (required under the remedy for members to exercise the choice between benefits calculated under the legacy scheme and current scheme rules for the remedy period) for them to then make decisions on their pension. The conclusion of the current challenges will allow pensions to then be processed more smoothly going forward.

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL  
M [REDACTED]  
E [REDACTED]@london-fire.gov.uk

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED]@bbc.co.uk>  
**Sent:** 27 October 2023 16:09  
**To:** >PRESS <[press@london-fire.gov.uk](mailto:press@london-fire.gov.uk)>  
**Subject:** BBC News enquiry - Firefighter pensions stoppedd

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Good afternoon LFB media team,

I'm one of the correspondents from BBC News. I've been contacted in relation to retiring and immediately retired firefighters having their pensions halted due to an issue with your pension provider LPP.

I'm told that around a dozen LFB firefighters have so far been effected and that there is no clear timeline to when they will receive their lump sum and pension payments.

Please would you be good enough to offer me any guidance on this at your earliest opportunity?

We'd be keen to now how many people are impacted, how long they are likely to be impacted for / when will they receive their mpony and why is this happening?

My mobile number is [REDACTED].

Many thanks

[REDACTED]

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Registered address: Level 2 Christ Church Precinct, County Hall Complex, Preston. PR1 8XJ

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Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

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Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

Local Pensions Partnership Administration Ltd: Company number. 09985860 (England & Wales)

Registered address: Level 2 Christ Church Precinct, County Hall Complex, Preston. PR1 8XJ

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Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

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**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** RE: Data  
**Date:** 23 November 2023 12:55:19

---

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Perfect thanks [REDACTED]

[REDACTED]  
**Pensions Administration Operations Manager**  
LPPA  
Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ  
[REDACTED]  
[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

---

**From:** [REDACTED]@london-fire.gov.uk>  
**Sent:** Thursday, November 23, 2023 12:54 PM  
**To:** [REDACTED]localpensionspartnership.org.uk>; [REDACTED]  
[REDACTED]@london-fire.gov.uk>  
**Subject:** RE: Data

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Hi [REDACTED]

That makes sense to me as we're obviously more concerned as a priority with our staff retiring in the next month or so rather than for members that are already retired. I'll ask our Payroll team to do this going forward.

Thanks,

[REDACTED]

[REDACTED]  
Finance and Administration Manager  
Finance Department  
London Fire Brigade

[REDACTED]  
E: [REDACTED]@london-fire.gov.uk



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**From:** [REDACTED] <[\[REDACTED\]@localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>  
**Sent:** 23 November 2023 12:49  
**To:** [REDACTED] <[\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Cc:** [REDACTED] <[\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Subject:** Data

[EXTERNAL EMAIL] Do not click links or open attachments unless you are expecting them, even if you know the sender

Good afternoon [REDACTED]

I was wondering if it is possible that the submission of data could be changed going forward.

The data is currently being submitted on one combined spreadsheet, which covers both active members who are coming up to retirement as well as those members who have already retired and require revisions under cohort 1 and 2.

Given the amount of data we are receiving from all our clients, can I ask that the data is split so that LPPA receive one spreadsheet in respect of active members approaching retirement and have a separate spreadsheet for the revision cases needed.

[REDACTED] is spending a considerable amount of time reviewing the data that we are receiving across all clients, and it would help considerably with prioritising the work as it comes in if we could very easily identify the members who are retiring now vs the revisions needed.

If the separate spreadsheets could be labelled appropriately before sending this would help LPPA to focus on the active members first

Hope this is ok

Regards

[REDACTED]  
**Pensions Administration Operations Manager**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]  
[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

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**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** RE: data  
**Date:** 30 November 2023 12:49:50

---

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Super thanks [REDACTED] team on standby ready to process them all.

[REDACTED]  
**Pensions Administration Operations Manager**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]  
[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

---

**From:** [REDACTED]@london-fire.gov.uk>  
**Sent:** Thursday, November 30, 2023 12:08 PM  
**To:** [REDACTED]@localpensionspartnership.org.uk>  
**Cc:** [REDACTED]@london-fire.gov.uk>  
**Subject:** RE: data

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---

Hi [REDACTED]

I've been informed that all the December data would be sent over to [REDACTED] today but I will check. Some had been sent previously, but following helpful discussions on good practice with [REDACTED] we are ensuring that it is pulled out separately to make life hopefully easier for everyone.

Thanks,

[REDACTED]

[REDACTED]  
Finance and Administration Manager  
Finance Department  
London Fire Brigade

[REDACTED]  
E: [REDACTED]@london-fire.gov.uk

Visit our website at [www.london-fire.gov.uk](http://www.london-fire.gov.uk)

---

**From:** [REDACTED] <[\[REDACTED\]@localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>

**Sent:** 30 November 2023 10:55

**To:** [REDACTED] <[\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Cc:** [REDACTED] <[\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Subject:** data

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Morning both

We have received a chase in respect of [REDACTED] who retires tomorrow, as we have not sent his options yet.

Are you able to confirm when we may receive the data for the December leavers.

I am aware that [REDACTED] met with you both earlier in the week to discuss some of the challenges, and that you have also had a catch up with [REDACTED]

I do not want to send any emails yet to your leavers in December until I have an update as I fully appreciate that any comms from us needs to be aligned.

Kind regards

[REDACTED]

[REDACTED]

**Pensions Administration Operations Manager**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

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Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

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**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** RE: LGPS data file  
**Date:** 19 September 2023 14:14:38  
**Attachments:** [image001.jpg](#)  
[image002.jpg](#)  
[image003.jpg](#)

---

[EXTERNAL EMAIL] Do not click links or open attachments unless you are expecting them, even if you know the sender

Hi [REDACTED]

I note [REDACTED] is out of the office until 25<sup>th</sup>. If you wanted to discuss this please let me know and [REDACTED] and I will happily jump on a call just to make you aware of the potential implications.

Regards

[REDACTED]

[REDACTED]

**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED]@[localpensionspartnership.org.uk](mailto:localpensionspartnership.org.uk)

---

**From:** [REDACTED]  
**Sent:** Tuesday, September 19, 2023 2:11 PM  
**To:** [REDACTED]@london-fire.gov.uk  
**Cc:** [REDACTED]@localpensionspartnership.org.uk  
**Subject:** FW: LGPS data file

Hi [REDACTED]

Are you available for a quick catch up this week. [REDACTED] and I just want to bring to your attention the impact on members annual allowance pension input amount and subsequent tax charges if these o/t amounts are not contractual.

Thanks

[REDACTED]

[REDACTED]

**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED]@[localpensionspartnership.org.uk](mailto:localpensionspartnership.org.uk)

---

**From:** [REDACTED]@[london-fire.gov.uk](mailto:london-fire.gov.uk)>

**Sent:** Tuesday, September 19, 2023 10:51 AM

**To:** [redacted] [\[redacted\]@localpensionspartnership.org.uk](mailto:[redacted]@localpensionspartnership.org.uk); [redacted]  
[redacted] [\[redacted\]@london-fire.gov.uk](mailto:[redacted]@london-fire.gov.uk)

**Cc:** [redacted] [\[redacted\]@localpensionspartnership.org.uk](mailto:[redacted]@localpensionspartnership.org.uk); [redacted]  
[redacted] [\[redacted\]@london-fire.gov.uk](mailto:[redacted]@london-fire.gov.uk); [redacted] [\[redacted\]@london-fire.gov.uk](mailto:[redacted]@london-fire.gov.uk); [redacted] [\[redacted\]@london-fire.gov.uk](mailto:[redacted]@london-fire.gov.uk); [redacted] [\[redacted\]@london-fire.gov.uk](mailto:[redacted]@london-fire.gov.uk)

**Subject:** RE: LGPS data file

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---

Thanks [redacted]

Kind Regards,

[redacted] *FCCA, MCIPP*

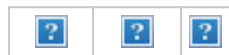
Payroll Manager

London Fire Brigade, Payroll Services, Finance Department, 3rd Floor West, 169 Union Street,  
London, SE1 0LL

Email: [redacted] [\[redacted\]@london-fire.gov.uk](mailto:[redacted]@london-fire.gov.uk)

URL: [london-fire.gov.uk](http://london-fire.gov.uk)

Mobile: [redacted]



---

**From:** [redacted] [\[redacted\]@localpensionspartnership.org.uk](mailto:[redacted]@localpensionspartnership.org.uk)

**Sent:** 19 September 2023 06:07

**To:** [redacted] [\[redacted\]@london-fire.gov.uk](mailto:[redacted]@london-fire.gov.uk); [redacted]  
[redacted] [\[redacted\]@london-fire.gov.uk](mailto:[redacted]@london-fire.gov.uk)

**Cc:** [redacted] [\[redacted\]@localpensionspartnership.org.uk](mailto:[redacted]@localpensionspartnership.org.uk); [redacted]  
[redacted] [\[redacted\]@london-fire.gov.uk](mailto:[redacted]@london-fire.gov.uk); [redacted] [\[redacted\]@london-fire.gov.uk](mailto:[redacted]@london-fire.gov.uk); [redacted] [\[redacted\]@london-fire.gov.uk](mailto:[redacted]@london-fire.gov.uk); [redacted] [\[redacted\]@london-fire.gov.uk](mailto:[redacted]@london-fire.gov.uk)

**Subject:** RE: LGPS data file

[EXTERNAL EMAIL] Do not click links or open attachments unless you are expecting them, even if you know the sender

Hi [redacted]

Thanks for the details. I will proceed on this basis and issue annual allowance letters to them all.

Kind regards

[redacted]

[REDACTED]  
**Technical Manager**

**Risk & Compliance Pensions Administration**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED]@localpensionspartnership.org.uk

---

**From:** [REDACTED]@london-fire.gov.uk>

**Sent:** Monday, September 18, 2023 8:41 PM

**To:** [REDACTED]@localpensionspartnership.org.uk>; [REDACTED]

[REDACTED]@london-fire.gov.uk>

**Cc:** [REDACTED]@localpensionspartnership.org.uk>; [REDACTED]

[REDACTED]@london-fire.gov.uk>; [REDACTED]@london-

fire.gov.uk>; [REDACTED]@london-fire.gov.uk>; [REDACTED]

[REDACTED]@london-fire.gov.uk>

**Subject:** RE: LGPS data file

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---

Hi [REDACTED]

1. The annual pensionable figures provided are correct.
2. Please note that FRS and control colleagues received two pay raises during 2022/23 tax year- one for 2021/22 and another one for 2022/23.
3. In terms of the treatment of overtime for pension calculation purpose, no changes has been made compare to previous years.
4. Our payroll system is unable to differentiate between base salary and pensionable overtime from total pensionable pay during the tax year.

Kind Regards,

[REDACTED] FCCA, MCIPP

Payroll Manager

London Fire Brigade, Payroll Services, Finance Department, 3rd Floor West, 169 Union Street, London, SE1 0LL

Email: [REDACTED]@london-fire.gov.uk

URL: [london-fire.gov.uk](http://london-fire.gov.uk)

Mobile: [REDACTED]



**From:** [REDACTED]@localpensionspartnership.org.uk>  
**Sent:** 31 August 2023 17:03  
**To:** [REDACTED]@london-fire.gov.uk>; [REDACTED]  
[REDACTED]@london-fire.gov.uk>  
**Cc:** [REDACTED]@localpensionspartnership.org.uk>; [REDACTED]  
[REDACTED]@london-fire.gov.uk>; [REDACTED]@london-  
fire.gov.uk>; [REDACTED]@london-fire.gov.uk>  
**Subject:** RE: LGPS data file

[EXTERNAL EMAIL] Do not click links or open attachments unless you are expecting them, even if you know the sender

Hi [REDACTED]

Please find attached the details of the members requested. The password is the usual one.

In the LGPS the overtime payments are included in the CARE pay. However, they are only included in the pensionable pay figure if it's contractual overtime. Ad hoc overtime shouldn't be included.

Please note that if the pensionable pay figure provided on the year end file for the members did include overtime in error then the annual benefit statements we have produced for them are over stated.

Can you please add the correct pay figures to the attached spreadsheet and return it to me. If the details provided on the year end file were correct can you please indicate this so I know that the member has in fact exceeded the annual allowance and we will advise them of this.

Can you please provide a timescale for getting the corrected figures back to me as we need time to recalculate the annual benefit statement and the annual allowance for these members.

Any queries just ask

Kind regards

[REDACTED]

[REDACTED]  
**Technical Manager**  
**Risk & Compliance Pensions Administration**  
LPPA  
Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)  
[REDACTED]@localpensionspartnership.org.uk

---

**From:** [REDACTED] <[REDACTED]@london-fire.gov.uk>  
**Sent:** Thursday, August 31, 2023 4:04 PM  
**To:** [REDACTED] <[REDACTED]@localpensionspartnership.org.uk>; [REDACTED]



[REDACTED]@london-fire.gov.uk>  
**Cc:** [REDACTED]@localpensionspartnership.org.uk>; [REDACTED]  
[REDACTED]@london-fire.gov.uk>; [REDACTED]@london-  
fire.gov.uk>; [REDACTED]@london-fire.gov.uk>  
**Subject:** Re: LGPS data file

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---

Hi [REDACTED]

Please email me the list of people who's 2022/23 earnings are above annual Pension allowance to review and confirm.

Please note that for FRS colleagues, CARE pay and pensionable pay includes overtime payments

Sent from [Outlook for iOS](#)

---

**From:** [REDACTED]@localpensionspartnership.org.uk>  
**Sent:** Thursday, August 31, 2023 8:24:38 AM  
**To:** [REDACTED]@london-fire.gov.uk>; [REDACTED]  
[REDACTED]@london-fire.gov.uk>  
**Cc:** [REDACTED]@localpensionspartnership.org.uk>  
**Subject:** FW: LGPS data file

[EXTERNAL EMAIL] Do not click links or open attachments unless you are expecting them, even if you know the sender

Good morning [REDACTED]

Further to the email below can you please advise when you will be able to provide a response as we need to ensure that the annual allowance statements are issued before the statutory deadline. As it stands there are 66 people shown as exceeding the annual allowance which seems very high.

Kind regards

[REDACTED]

[REDACTED]  
**Technical Manager**  
**Risk & Compliance Pensions Administration**  
LPPA  
Norwest Court, Guildhall Street, Preston, Lancs, PR1 3NU  
[REDACTED]  
07766 725801

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)  
[REDACTED]@localpensionspartnership.org.uk

---

**From:** [REDACTED]  
**Sent:** Friday, July 28, 2023 8:34 AM  
**To:** [REDACTED] <[\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Cc:** [REDACTED] <[\[REDACTED\]@localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>  
**Subject:** LGPS data file

Good morning [REDACTED]

When submitting the year end file for the Local Government Pension Scheme can you advise if any overtime members were paid last year has been included in the pensionable pay figure as well as the CARE figure.

The reason I ask is that you have a disproportionate number of members exceeding the annual allowance due to the pensionable pay increase from last year. I also note that the pensionable pay for these members is the same value as the CAE pay.

Kind regards

[REDACTED]

[REDACTED]  
**Technical Manager**  
**Risk & Compliance Pensions Administration**  
LPPA  
Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]  
[www.lppapensions.co.uk](http://www.lppapensions.co.uk)  
[REDACTED] <[\[REDACTED\]@localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>

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---

H [REDACTED]

I've been reflecting on [REDACTED] comment on the timing of lump sum payments under normal circumstances, and thought it might be helpful to remind ourselves of these as context for the remedy timings. Are you able to run a report that shows lump sum payment date against retirement date please – this doesn't need to be LFB specific? Do you also have similar figures for the LGPS?

On the interest payments issue, can I just check the advice [REDACTED] provided....so FPS includes no provision, and for the LGPS this is when the lump sum is paid later than one month and the pension later than one year.

Can I also check what is happening on the LGPS....are there any October/November retirements, and how are these coming along?

Thanks

[REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

E [REDACTED]@[london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



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Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

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**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** RE: Pension Remedy Message  
**Date:** 24 October 2023 09:37:51  
**Attachments:** [image001.jpg](#)  
[image002.jpg](#)  
[image003.jpg](#)

---

Hi [REDACTED]

Sorry I know how busy you are right now. Can you spare 30 minutes today to brief the Area DACs on this so that they can put phone calls in to individuals like the below to prevent escalation?

[REDACTED]

[REDACTED]  
Group Commander  
Staff Officer to Commissioner [REDACTED]

London Fire Brigade  
169 Union Street London SE1 0LL  
M [REDACTED] P [REDACTED]  
E [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Sent:** Tuesday, October 24, 2023 7:32 AM  
**To:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] (Staff Officer Commissioner [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] [@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] (HR) <[\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Subject:** RE: Pension Remedy Message

Morning,

One of our [REDACTED] October retirees has posted on the story:

<https://londonfire.sharepoint.com/sites/HW-News/SitePages/Pension-Remedy-calculations-%E2%80%93-an-update.aspx>

I suspect this might kick start a discussion, is anyone able to respond? As you can see he has stated no one has made contact with him.

[REDACTED]

---

**From:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Sent:** 23 October 2023 16:26  
**To:** [REDACTED] (Staff Officer Commissioner [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>;

[REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] (HR) [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Cc:** [REDACTED] [@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Subject:** RE: Pension Remedy Message

Hi [REDACTED]

We discussed the concerns with the process for the advance of pension.....the LPPA suggestion of invoicing the pensioner after the pension comes into payment to recover the loan seems unnecessarily complex and introduces the risk of non-repayment. You are going to discuss this with [REDACTED] at LPPA and to again suggest the process used for the recent ill health retirement....so recovering the advance from the lump sum.. Can you provide an update once you've done this so we can reflect it in the update for staff retiring.

Thanks

[REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

M [REDACTED]  
E [REDACTED] [@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED]

**Sent:** 23 October 2023 13:09

**To:** [REDACTED] (Staff Officer Commissioner [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)); [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] (HR) <[REDACTED] [@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Cc:** [REDACTED] [@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Subject:** RE: Pension Remedy Message

Thanks [REDACTED]

I've accepted the changes and shared with the LPPA for review. As mentioned earlier, we're working with LPPA to address concerns raised on the pensions advance.

Regards

[REDACTED]

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---

Hi [REDACTED]

Thanks for coming back so quickly on this.

I'll ensure that your comments are taken on board.

Thanks,

[REDACTED]

---

**From:** [REDACTED] <[\[REDACTED\]@localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>  
**Sent:** 07 November 2023 15:40  
**To:** [REDACTED] <[\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Cc:** [REDACTED] <[\[REDACTED\]@localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>  
**Subject:** FW: Pensions Remedy - Letters  
**Importance:** High

[EXTERNAL EMAIL] Do not click links or open attachments unless you are expecting them, even if you know the sender

Hi [REDACTED]

Thanks for sending these through. Please can I suggest a change to one of the paragraphs in each of the letters? The original version could imply that the workaround which has been put in place is the reason for issues with member receiving their retirement options. This has not been our experience following receipt of the relevant data from you, turnaround have been quick. Secondly, I don't think we need to mention that the workaround is a relatively manual process.

[REDACTED] will check and come back on the remainder of each letter to confirm correct from a process point of view.

Many thanks

[REDACTED]

***From this:***

The software that the LPPA planned to introduce to recalculate pensions in light of the pensions remedy has been delayed. This means that these recalculations are having to be done manually, based on data we provide. The requirements for this data have only recently been clarified as a result of government guidelines being delayed. This, combined with the complex manual calculations, has hindered the process.

***To this:***

The LPPA calculates the pensions for each individual retiring, using software provided to them by a third party, and administer the payroll for pensioners. There has been a slight delay with launch of the new functionality being deployed to this software which means LPPA have put in

place a workaround to enable the calculation of pensions under the remedy. In order for LPPA to perform these calculations, we are required to provide specific data, which has recently been clarified as a result of government guidelines being delayed. The data collection and subsequent calculations are complex and we are working very closely with LPPA in order to provide relevant data and for retirement calculations to be processed.

[REDACTED]

**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [localpensionspartnership.org.uk](http://localpensionspartnership.org.uk)

---

**From:** [REDACTED] [\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Sent:** Tuesday, November 7, 2023 12:32 PM

**To:** [REDACTED] [\[REDACTED\]@localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>

**Subject:** FW: Pensions Remedy - Letters

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---

Hi [REDACTED]

Our Commissioner has asked that we send letters out to our staff that are retiring in October/November. We have drafted the attached and wondered if you would be able to have a quick check to ensure that there's nothing glaringly wrong with them. They're fairly standard but will have a tailored paragraph for each of the different situations. We're still drafting ones for the ill health retirements.

Thanks,

[REDACTED]

[REDACTED]  
Finance and Administration Manager

Finance Department

London Fire Brigade

[REDACTED]  
E: [REDACTED] [\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

Visit our website at [www.london-fire.gov.uk](http://www.london-fire.gov.uk)

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** Re: Pensions Remedy Comms  
**Date:** 30 November 2023 18:49:07  
**Attachments:** [image001.jpg](#)  
[image002.jpg](#)  
[image003.jpg](#)

---

[EXTERNAL EMAIL] Do not click links or open attachments unless you are expecting them, even if you know the sender

Hi [REDACTED]

We can meet tomorrow morning if that works for you? I'm not around tomorrow PM or on Monday or Tuesday morning.

Agree re: estimates we need to be very clear what we can do and when we expect functionality to be available.

Regards

[REDACTED]

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---

**From:** [REDACTED]@london-fire.gov.uk>  
**Sent:** Thursday, November 30, 2023 6:13:20 PM  
**To:** [REDACTED]@localpensionspartnership.org.uk>; [REDACTED]  
[REDACTED]@localpensionspartnership.org.uk>  
**Cc:** [REDACTED]@london-fire.gov.uk>  
**Subject:** RE: Pensions Remedy Comms

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---

Thanks [REDACTED]

On sharing the draft is it possible to do this to allow a quick meeting, ahead of LPB, on Tuesday morning....it would be good to say where we are at LPB.

On the estimates, it would be good to be a bit clearer/more positive on this....I think the update just said in the New Year, but what we mean is in January when the system is available, for example.

Regards

[REDACTED]



[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

E [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED] [localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>

**Sent:** 30 November 2023 14:02

**To:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED]

[REDACTED] [localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>

**Cc:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Subject:** RE: Pensions Remedy Comms

[EXTERNAL EMAIL] Do not click links or open attachments unless you are expecting them, even if you know the sender

Hi [REDACTED]

I have had a chat with [REDACTED] (copied), [REDACTED] and [REDACTED] who are all on with producing the flowchart. We should be in a position to share this with you early next week. Just to confirm that this only covers what to expect from the retirements process, not estimates.

I have asked [REDACTED] to confirm what we have already communicated regarding estimates and when we expect to be in a position to provide these again for people retiring in 6+ months' time.

Kind Regards

[REDACTED]

[REDACTED]  
**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [ocalpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)

---

**From:** [REDACTED] [@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Sent:** Wednesday, November 29, 2023 10:24 AM

**To:** [REDACTED] [localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>

**Cc:** [REDACTED] [@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Subject:** Pensions Remedy Comms

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---

Hi [REDACTED].

Further to our meeting yesterday, would you be able to prepare/share the pensions remedy flowchart that we discussed please.

We had a meeting of the pensions remedy comms group yesterday, and discussed joint comms with LPPA, which was welcomed. Reflecting on the two discussions yesterday, I think it would be good for the flowchart to form the basis of the next update to staff....this can then provide reassurance on the process and help manage expectations. Would your team prepare a first draft of this please?

Is it worth another brief call to discuss this? Can we move quite quickly on this please as we're getting e-mails in response to the update that estimates won't be available to the New Year....we had two e-mails on it this morning, for example.

Thanks

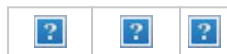
[REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

E [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



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Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED] (HR)  
**Subject:** RE: Pensions Remedy  
**Date:** 30 October 2023 13:27:17  
**Attachments:** [image001.jpg](#)  
[image002.jpg](#)  
[image003.jpg](#)

---

[EXTERNAL EMAIL] Do not click links or open attachments unless you are expecting them, even if you know the sender

Hi [REDACTED]

We have detailed training material which has been trained out to the helpdesk advisors, and continues to be refreshed as and when required. In terms of the key messages being delivered to calls, an overview is below:

*In order to provide you with your accurate Remedy Choice Retirement options, there is a lot of additional financial information needed from your employer to cover the full 7 year remedy period from 1 April 2015 to 31 March 2022.*

*LPPA are in receipt of some of the financial information, and we are currently working very closely with \*\*\*\* in order to obtain the additional financial information and subsequently provide you with accurate retirement options.*

*Due to the complexities surrounding the data required, upon receipt, we will check the accuracy of the data which will be used for the calculation of your retirement options. We expect the data to be received and signed off imminently and we will then issue you with your retirement options within 5 working days.*

*We will provide you with regular updates in the meantime so that you know when your retirement options will be issued.*

*\*\*\*We are aware of your upcoming retirement and rest assured will be in touch as soon as we can bearing in mind what I have just explained.*

*Thank you for your patience and understanding.*

Our helpdesk trainer is going to listen to more calls to ensure that this message is being delivered appropriately.

As an aside, we received contact from an LFB member on Friday who believed all information was now with LPPA and that we would now issue retirement options within 5 working days. The GAD information is missing for this member. Anything you can do to encourage your payroll team to join an urgent call with [REDACTED] to resolve outstanding issues would be greatly appreciated.

Kind Regards

[REDACTED]

[REDACTED]  
**Operations and Commercial Director**

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED] (HR)  
**Subject:** RE: Pensions Remedy  
**Date:** 26 October 2023 12:23:47  
**Attachments:** [image001.jpg](#)  
[image002.jpg](#)  
[image003.jpg](#)

---

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Ok thanks [REDACTED] I will pick this up with [REDACTED] Comms breakdown at our end then – apologies.

[REDACTED]  
**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[localpensionspartnership.org.uk](http://localpensionspartnership.org.uk)

---

**From:** [REDACTED]@london-fire.gov.uk>  
**Sent:** Thursday, October 26, 2023 12:22 PM  
**To:** [REDACTED]@localpensionspartnership.org.uk>  
**Cc:** [REDACTED]@london-fire.gov.uk>; [REDACTED] (HR)  
[REDACTED]@london-fire.gov.uk>  
**Subject:** RE: Pensions Remedy

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---

Hi [REDACTED]

As I understand it, this was sent yesterday and [REDACTED] has come back with some queries on it. [REDACTED] has been in touch with [REDACTED] again today on this.

Regards

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

E [REDACTED]@london-fire.gov.uk

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED] [localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>  
**Sent:** 26 October 2023 12:15  
**To:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Cc:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] [REDACTED] (HR)  
[REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Subject:** RE: Pensions Remedy

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Hi [REDACTED]

We do not appear to have received the GAD data yesterday for the tranche 1 members. Is there an update on when this will be available?

Thanks

[REDACTED]

**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)

---

**From:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Sent:** Tuesday, October 24, 2023 8:01 PM  
**To:** [REDACTED] [localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>  
**Cc:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] (HR)  
[REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Subject:** Pensions Remedy  
**Importance:** High

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Hi [REDACTED]

Thanks for your support on working through the pensions remedy challenges.

We're now finalising the GAD calculator that will allow us to complete the data with you for tranche 1. We also expect to let you have tranche 2 later this week.

We've changed our approach on comms to tranche 1 members, given that the manual processing is in place and we'll send final data to you tomorrow.....we're now briefing Deputy Assistant Commissioners (DACs) so they can speak to the member in their area. Attached is the draft briefing....do you have any comments on this please (we've used the five days processing time you included in your e-mail to [REDACTED])

Thanks

[REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL  
M [REDACTED]  
E [REDACTED]@[london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



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**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** RE: Pensions Remedy  
**Date:** 28 November 2023 10:13:53  
**Attachments:** [image001.jpg](#)  
[image002.jpg](#)  
[image003.jpg](#)

---

[EXTERNAL EMAIL] Do not click links or open attachments unless you are expecting them, even if you know the sender

Hi [REDACTED]

Yes that's fine. I am free as follows today

10.30 until 12.00  
1 – 2  
3.45 – 5.00

Kind regards

[REDACTED]

[REDACTED]  
**Technical Manager**  
**Risk & Compliance Pensions Administration**  
LPPA  
Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)  
[localpensionspartnership.org.uk](http://localpensionspartnership.org.uk)

---

**From:** [REDACTED]@london-fire.gov.uk>  
**Sent:** Tuesday, November 28, 2023 9:00 AM  
**To:** [REDACTED]@localpensionspartnership.org.uk>  
**Cc:** [REDACTED]@london-fire.gov.uk>  
**Subject:** Pensions Remedy

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---

Hi [REDACTED]

Are you available for a brief catch up today please with myself and [REDACTED] I would just like your feedback on how we're doing with sending over the data for pensions remedy and what we could do to improve this...perhaps reflecting on experience with other FRs.

Could we also then clarify the position on the AA letters for non-operational staff please.....you've sent me the list for operational staff but I'm struggling to confirm who else has

received one.

Much appreciated.

Regards

[REDACTED]

[REDACTED]

Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

M [REDACTED]

E [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



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**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED] (HR)  
**Subject:** RE: Pensions Remedy  
**Date:** 25 October 2023 11:38:42  
**Attachments:** [image001.jpg](#)  
[image002.jpg](#)  
[image003.jpg](#)

---

Thanks [REDACTED] that's frustrating. If necessary we will get the Commissioner to apply some pressure on this, we need to be giving out certainties or this is going to escalate.

[REDACTED]  
Group Commander  
Staff Officer to Commissioner [REDACTED]

London Fire Brigade  
169 Union Street London SE1 0LL  
M [REDACTED] P [REDACTED]  
E [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Sent:** Wednesday, October 25, 2023 10:56 AM  
**To:** [REDACTED] (Staff Officer Commissioner [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Cc:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] (HR)  
<[\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Subject:** FW: Pensions Remedy

Hi [REDACTED]

I've now received feedback from [REDACTED] Director LPPA, on the briefing note for DACs. You'll note that he's suggested processing time of 5-10 days and removed dates by which members will receive pension options. I'll go back to him on this but he's obviously concerned on LPPA being tied down to specifics.

Regards

[REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL  
[REDACTED]  
E [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED] [localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>  
**Sent:** 25 October 2023 10:50  
**To:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Cc:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] (HR)  
[REDACTED] [@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Subject:** RE: Pensions Remedy

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Hi [REDACTED]

Thanks for this, a few minor suggested tracked changes attached.

Good news that we will have the data imminently to check and start working on these retirement options.

Regards

[REDACTED]

**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [ocalpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)

---

**From:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>  
**Sent:** Tuesday, October 24, 2023 8:01 PM  
**To:** [REDACTED] [localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>  
**Cc:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] (HR)  
<[REDACTED]@london-fire.gov.uk>  
**Subject:** Pensions Remedy  
**Importance:** High

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---

Hi [REDACTED]

Thanks for your support on working through the pensions remedy challenges.

We're now finalising the GAD calculator that will allow us to complete the data with you for tranche 1. We also expect to let you have tranche 2 later this week.

We've changed our approach on comms to tranche 1 members, given that the manual processing is in place and we'll send final data to you tomorrow.....we're now briefing Deputy Assistant Commissioners (DACs) so they can speak to the member in their area. Attached is the draft briefing....do you have any comments on this please (we've used the five days processing time you included in your e-mail to [REDACTED])

Thanks

[REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

M [REDACTED]  
E [REDACTED]@london-fire.gov.uk

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**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED] (HR); [REDACTED]  
**Subject:** RE: Pensions Remedy  
**Date:** 25 October 2023 13:09:31  
**Attachments:** [image001.jpg](#)  
[image002.jpg](#)  
[image003.jpg](#)

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Hi [REDACTED]

There are 3 complex sets of data (Hrs/Service, Financial, GAD data) that you are providing us with, all of which need to be checked. We will endeavour to provide the estimates within 5 days of receipt of this data, but it all needs to be checked thoroughly first.

Kind Regards

[REDACTED]

[REDACTED]

**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [localpensionspartnership.org.uk](http://localpensionspartnership.org.uk)

---

**From:** [REDACTED]@london-fire.gov.uk>

**Sent:** Wednesday, October 25, 2023 11:03 AM

**To:** [REDACTED]@localpensionspartnership.org.uk>

**Cc:** [REDACTED]@london-fire.gov.uk>; [REDACTED] Cross (HR)

[REDACTED]@london-fire.gov.uk>; [REDACTED] (Staff Officer Commissioner [REDACTED])

[REDACTED]@london-fire.gov.uk>

**Subject:** RE: Pensions Remedy

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Hi [REDACTED]

Thanks for the comments and quick turnaround. On the five days to prepare estimates, which you've suggested as 5-10 days, we took this from your e-mail to [REDACTED]. Has something changed? Is this about dealing with queries on the data?

Thanks

[REDACTED]

**From:** [REDACTED]  
**To:** [REDACTED] (Commissioner); [REDACTED] (Director for Corporate Services)  
**Subject:** RE: Public Service Pensions Remedy Calculator - HMRC request for Contact information  
**Date:** 11 September 2023 12:12:00

---

Thanks [REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

M [REDACTED]  
E [REDACTED]@london-fire.gov.uk

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED] (Staff Officer Commissioner [REDACTED]@london-fire.gov.uk) On Behalf Of [REDACTED] (Commissioner)  
**Sent:** 11 September 2023 09:40  
**To:** [REDACTED] (Director for Corporate Services) <[REDACTED]@london-fire.gov.uk>; [REDACTED]@london-fire.gov.uk  
**Subject:** FW: Public Service Pensions Remedy Calculator - HMRC request for Contact information  
**Importance:** High

Please see below further pensions comms

[REDACTED]  
Group Commander  
Staff Officer to Commissioner [REDACTED]

London Fire Brigade  
169 Union Street London SE1 0LL

M [REDACTED] P [REDACTED]  
E [REDACTED]@london-fire.gov.uk

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED]@local.gov.uk>  
**Sent:** 06 September 2023 07:22  
**Cc:** [REDACTED]@local.gov.uk>  
**Subject:** Public Service Pensions Remedy Calculator - HMRC request for Contact information  
**Importance:** High

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**To:** Fire Pension Scheme Practitioners, Regional Chairs, Directors of HR, Fire Finance Network.  
**CC:** Chief Fire Officers, Scheme Advisory Board, Local Pension Board Chairs and Lead Contacts, Home Office Fire Team, Devolved Government Fire Leads and Boards, Advisers and Suppliers.

Dear Colleagues,

In their May edition of the [Public Service Pensions Remedy Newsletter](#), HMRC asked for details of a named contact within each organisation (Fire and Rescue Authority) so that they can use this to set up initial meetings to help support Authorities with the HMRC processes which will impact them and the day to day running of remedy. Additionally, this month, HMRC need to establish the appropriate contacts for the Secure Data Exchange Service (SDES), which is how data will be sent over to you and that we have covered in [FPS Bulletin 71 – July 2023](#) and [FPS Bulletin 72 – August 2023](#). This will hopefully prevent members encountering any delays following the Public Service Pensions Remedy (PSPR) calculator going live in October.

To date HMRC have received limited responses and have asked us to reach out and remind Authorities to provide this information as a matter of priority.

Please provide your Single Point of Contact (SPOC) information by emailing Public Service Pensions Remedy mailbox: [publicservicepensionsremedy@hmrc.gov.uk](mailto:publicservicepensionsremedy@hmrc.gov.uk) with:

1. Full Name:
2. Email Address:
3. Contact Number:

Once the above contact information has been provided, registration invites for SDES will be sent to the named contacts.

Kindest Regards

[Redacted]

[Redacted] (she/ her)  
Local Government Association | **Firefighter Pensions Advisor**  
Email: [Redacted] [ocal.gov.uk](mailto:[Redacted]@local.gov.uk)  
18 Smith Square, Westminster, London SW1P 3HZ

[www.fpsboard.org](http://www.fpsboard.org) [www.fpsregs.org](http://www.fpsregs.org) [www.fpsmember.org](http://www.fpsmember.org)

[FPS Bulletin 72 – August 2023](#) is now available on our website



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**From:** [REDACTED]  
**To:** [REDACTED]  
**Subject:** LPPA McCloud System Updates  
**Date:** 24 November 2023 09:53:20  
**Attachments:** [McCloud Business Readiness Update.msg](#)  
[McCloud Remedy Update for Fire Clients - 25 September 2023.msg](#)  
[McCloud Remedy - Update.msg](#)  
[McCloud Remedy - Update 9th October 2023.msg](#)  
[McCloud Remedy - Update 17th October 2023.msg](#)  
[McCloud Remedy - Update 24th October 2023 \(LFB\).msg](#)  
[McCloud Remedy - Update 8th November 2023.msg](#)  
[McCloud Remedy - Update 14th November 2023.msg](#)  
[McCloud Remedy - Update 21st November 2023.msg](#)  
[LPPA LFB Meeting Minutes.msg](#)

---

Hi [REDACTED]

Attached are the LPPA weekly McCloud Updates which informed us of when they were getting software updates from [REDACTED] and an indication of when the system would go live.

Date of Email	[REDACTED] Software Update	Expected Go-live
18/09	5/10	
25/09	5/10	10/10
3/10	11/10	
9/10	23/10	Mid-Nov
17/10	23/10	Mid-Nov
24/10	24/10	Mid-Nov
8/11	26/10	Nov
14/11	20/11	
21/11	20/11	
Minutes 23/11		13 Dec

Thanks,

[REDACTED]

**From:** [LPPA Clients](#)  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** LPPA/ LFB Meeting Minutes  
**Date:** 23 November 2023 09:02:45  
**Attachments:** [LPPA LFB November 2023 \(MINUTES\).docx](#)  
[LFB Actions Log November 2023...pdf](#)

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Good morning,

Thank you for attending the meeting on 21<sup>st</sup> November. Please see the attached meeting minutes and actions log above.

LPPA deliver free virtual training sessions throughout the year to help members get a better understanding of LGPS pension scheme and retirement process. Additional dates will be added in due course.

[Training • Local Pensions Partnership Administration \(lppapensions.co.uk\)](#)

Kind regards,

[REDACTED]

[REDACTED]

**Client Relationship Assistant**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [@localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)

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**From:** [LPPA Clients](#)  
**To:** [REDACTED]  
**Subject:** McCloud Remedy - Update 21st November 2023  
**Date:** 21 November 2023 13:32:36

---

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Good afternoon,

Please see below McCloud Remedy (Fire) weekly update.

**Operations:** Our workarounds remain in place, with both Lump Sums & Pensions Payments being successfully made. 47x Options Forms have now been issued to members, 36x of these Options forms have been returned, with 33x Members paid their Lump Sum. Full Data & GAD Outputs are required in order to process members using the Workaround. Utilising the Workaround, Estimate requests within a 6-month timeframe are also being undertaken, similar to Retirements, all member data is required to process Estimates.

**Business Readiness:** 10x McCloud trained colleagues underwent McCloud training and further Workaround training. 8x Helpdesk colleagues remain dedicated McCloud resource within the team.

**Helpdesk:** Between 13/11 – 17/11 our Helpdesk team have received 35 calls relating to McCloud queries.

**System:** As planned, on 20th November, we received some further functionality from [REDACTED] into our Test environment; this functionality will allow us to complete all required testing prior to installation into Live. We continue to work with [REDACTED] on the deployment timeline for the required UPM functionality in our live environment and will communicate this date as soon as it has been agreed.

**Retirements Client Updates:**

LFB: 35 (15x Oct, 10x Nov, 10x Dec)

**Data:**

- Oct: Data received for all
- Nov: Data received for all
- Dec: Data received for [REDACTED]

**GAD:**

- Oct: GAD Outputs received for those except [REDACTED]
- Nov: GAD Outputs received for all
- Dec: GAD Outputs received for [REDACTED]

**Notes:** [REDACTED] members issued their lump sum [REDACTED] members received options forms ([REDACTED]). Remaining members that we have received data for are currently being processed and options are to be issued shortly. Members with Data & GAD Outputs provided are currently being processed with options to be issued shortly.

Kind regards,

[REDACTED]

[REDACTED]

**Client Relationship Assistant**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [localpensionspartnership.org.uk](http://localpensionspartnership.org.uk)

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**From:** [LPPA Clients](#)  
**To:** [REDACTED]  
**Subject:** McCloud Remedy - Update 14th November 2023  
**Date:** 14 November 2023 14:05:19

---

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Good afternoon,

Please see below McCloud Remedy (Fire) weekly update.

**System:** We continue to work with [REDACTED] on the deployment timeline for new UPM functionality. Further functionality is to be installed into our test environment w/c 20th November; this functionality will allow us to complete all required testing prior to installation into Live.

**Operations:** Our Workaround is successfully working, with both Lump Sums & Pensions Payments being made. 39x Options Forms have now been issued to members, 24x of these Options forms have been returned, with 22x Members paid their Lump Sum. Full Data & GAD Outputs are required in order to process members using the Workaround. Utilising the Workaround, Estimate requests within a 6-month timeframe are also being undertaken, similar to Retirements, all member data is required to process Estimates.

**Business Readiness:** 10x McCloud trained colleagues underwent McCloud training and further Workaround training. 6x Helpdesk colleagues remain dedicated McCloud resource within the team.

**Helpdesk:** Between 06/11 – 10/11 our Helpdesk team have received 57 calls relating to McCloud queries.

**Retirements Client Updates:**

**LFB:** 35 (15x Oct, 10x Nov, 10x Dec)

Data: Oct: Data received for those except ([REDACTED] & [REDACTED])

Nov: Data received for all

Dec: Data received for [REDACTED]

GAD: Oct: GAD Outputs received for those except ([REDACTED])

Nov: GAD Outputs received for all

Dec: GAD Outputs received for [REDACTED]

Notes: [REDACTED] Remaining members that we have received data for are currently being processed and options are to be issued shortly. Members with Data & GAD Outputs provided are currently being processed with options to be issued shortly.

Kind regards,

[REDACTED]

[REDACTED]

**Client Relationship Assistant**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [@localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)

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**From:** [LPPA Clients](#)  
**To:** [REDACTED]  
**Subject:** McCloud Remedy - Update 8th November 2023  
**Date:** 08 November 2023 15:30:40

---

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Good afternoon,

Please see below McCloud Remedy (Fire) weekly update.

**System:** We continue to work with [REDACTED] on the deployment timeline for new UPM functionality. Further functionality has been installed into our Test environment on 26th October, allowing us to continue further testing. The expectation that functionality will be Live during November is continued. Go-Live dates have been discussed with [REDACTED] as previously mentioned and dates are to be confirmed.

**Operations:** Our Workaround is successfully working. 27x Options Forms have been issued to members, with 16x Members paid their Lump Sum. Full Data & GAD Outputs are required in order to process members using the Workaround. Our Workaround has further progressed to include the ability of paying member Pensions, as well as the already included functionality of issuing Options and paying Lump Sums

**Business Readiness:** 10x McCloud trained colleagues underwent McCloud training and further Workaround training. 6x Helpdesk colleagues remain dedicated McCloud resource within the team.

**Helpdesk:** Between 30/10 – 03/11 our Helpdesk team have received 53 calls relating to McCloud queries.

#### Retirements Updates:

**LFB:** 34 (15x Oct, 10x Nov, 9x Dec)

Data: Oct: Data received for those except ([REDACTED])

Nov: Data received for all

Dec: Data received for [REDACTED]

GAD: Oct: GAD Outputs received for those except ([REDACTED])

Nov: GAD Outputs received for all

Dec: GAD Outputs received for [REDACTED]

Notes: [REDACTED]  
[REDACTED] Remaining members that we have received data for are currently being processed and options are to be issued shortly.

Kind regards,

[REDACTED]  
**Client Relationship Assistant**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]  
[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

 [@localpensionspartnership.org.uk](mailto:@localpensionspartnership.org.uk)

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[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

E [REDACTED]@london-fire.gov.uk

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED] (Commissioner's Chief Of Staff) [REDACTED]@london-fire.gov.uk>

**Sent:** 27 October 2023 18:30

**To:** [REDACTED] (Director for Corporate Services) [REDACTED]@london-fire.gov.uk>; [REDACTED]@london-fire.gov.uk>

**Subject:** Fwd: BBC News enquiry - Firefighter pensions stoppedd

Hi [REDACTED] and [REDACTED]

Please can you let me know what you're intending to send in response to this?

Thanks

[REDACTED]

Sent from [Outlook for Android](#)

---

**From:** [REDACTED] (Staff Officer Commissioner [REDACTED]@london-fire.gov.uk>

**Sent:** Friday, October 27, 2023 6:12:35 PM

**To:** [REDACTED] (Commissioner's Chief Of Staff) <[REDACTED]@london-fire.gov.uk>

**Subject:** Fw: BBC News enquiry - Firefighter pensions stoppedd

FYI

[REDACTED]  
Staff Officer to Commissioner [REDACTED]

London Fire Brigade  
169 Union Street London SE1 0LL

E [REDACTED]@london-fire.gov.uk

M: 07771 940 783

---

**From:** [REDACTED]@london-fire.gov.uk>

**Sent:** 27 October 2023 17:34

**To:** [redacted] <[redacted]@london-fire.gov.uk>; [redacted] (Staff Officer to Assistant Commissioner [redacted] - Fire Stations) <[redacted]@london-fire.gov.uk>

**Cc:** [redacted] <[redacted]@london-fire.gov.uk>; [redacted] (Staff Officer Commissioner [redacted] <[redacted]@london-fire.gov.uk>; [redacted] (Staff Officer to the Deputy Commissioner) <[redacted]@london-fire.gov.uk>

**Subject:** Re: BBC News enquiry - Firefighter pensions stoppedd

Hi [redacted]

This needs a response from senior leaders in finance who are dealing with this (Dir and AD) and keep the LFCs and DCs office informed.

Regards, [redacted]

Sent from [Outlook for Android](#)

---

**From:** [redacted] <[redacted]@london-fire.gov.uk>

**Sent:** Friday, October 27, 2023 4:48:52 pm

**To:** [redacted] (Staff Officer to Assistant Commissioner [redacted] - Fire Stations)

[redacted] <[redacted]@london-fire.gov.uk>; [redacted] <[redacted]@london-fire.gov.uk>

**Cc:** [redacted] <[redacted]@london-fire.gov.uk>

**Subject:** FW: BBC News enquiry - Firefighter pensions stoppedd

Hi [redacted] / [redacted]

We have received the below query about the recent issue around firefighter pensions, do you have any guidance on how we can respond? Are we taking any steps to help with the situation?

Thanks

[redacted]

[redacted]

News Manager

London Fire Brigade  
169 Union Street London SE1 0LL

**Press Office** [redacted]

T 020 8555 1200 [redacted]

M [redacted]

E [redacted] <[redacted]@london-fire.gov.uk>

---

**From:** [redacted] <[redacted]@bbc.co.uk>

**Sent:** 27 October 2023 16:09

**To:** > [redacted] <[redacted]@london-fire.gov.uk>

**Subject:** BBC News enquiry - Firefighter pensions stoppedd

**From:** [LPPA Clients](#)  
**To:** [REDACTED]  
**Subject:** McCloud Remedy - Update 24th October 2023 (LFB)  
**Date:** 24 October 2023 15:12:00  
**Attachments:** [Firefighters member declaration form HR v1.docx](#)  
[Legacy Statement - Restricted lump sum.pdf](#)  
[Legacy Statement - Full Lump Sum.pdf](#)  
[Legacy Statement - 2015 Scheme.pdf](#)  
[Reformed Statement - 2015 Scheme.pdf](#)  
[Reformed Statement - Full Lump Sum.pdf](#)  
[Reformed Statement - Restricted lump sum.pdf](#)  
[ZFRETLET1 - Reform.docx](#)  
[Remedy decision form.docx](#)

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|

Good afternoon,

### **McCloud Remedy (Police and Fire) Update**

This communication is intended to provide an update on LPPA's business and system readiness for McCloud Remedy. A weekly update will be issued throughout the month of October and will cover 4 key areas: system, business readiness, helpdesk, and operations. Attached is a blank copy of all possible Retirement Letters that could be sent out to members, retiring from October onwards, for your reference.

**System** - Functionality delays mentioned previously are ongoing, we have a confirmed data for installing functionality into Test, this date is 24<sup>th</sup> October. With the continued expectation that functionality will be Live Mid-November. Once functionality is received into test this week, we will assess and agree revised go live dates with [REDACTED]

**Operations** - Our Manual Workaround is successfully working. 4x Options were issued last week, these options have been returns and all 4 members have received their lump sum payment. Full Data & GAD Outputs are required in order to process members using the Manual Workaround. For the LFB retirements in October progress is below:

**LFB: 14**

Data received: Yes x13 (Data not received for [REDACTED])

GAD output received: No (All)

Notes: Next Step – all received data to be checked internally

**Business Readiness** - 10x McCloud trained colleagues underwent McCloud training and further Manual Workaround training. 6x Helpdesk colleagues remain dedicated McCloud resource within the team.

**Communications** - The LGA deferred member 'warm up communication' letters will be sent out this week to all deferred members affected by McCloud.

**Helpdesk** - Between 16/10 – 20/10 our Helpdesk team have received 46 calls relating to McCloud queries.



Regards

[REDACTED]

[REDACTED]

**Client Relationship Manager**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [ocalpensionspartnership.org.uk](http://ocalpensionspartnership.org.uk)

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Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

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**From:** [REDACTED]  
**Sent:** 23 October 2023 13:09  
**To:** [REDACTED] (Staff Officer Commissioner [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)); [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk); [REDACTED] (HR) [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)  
**Cc:** [REDACTED] [@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)  
**Subject:** RE: Pension Remedy Message

Thanks [REDACTED]

I've accepted the changes and shared with the LPPA for review. As mentioned earlier, we're working with LPPA to address concerns raised on the pensions advance.

Regards

[REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

E [REDACTED] [@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED] (Staff Officer Commissioner [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk))  
**Sent:** 23 October 2023 08:53  
**To:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk); [REDACTED] [@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk); [REDACTED] (HR) [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)  
**Cc:** [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)  
**Subject:** Pension Remedy Message

Thanks [REDACTED] – just corrected a couple of typos in the attached, my preference would be that we don't talk about the LFB payroll system unless it is the primary cause of the delay. Or if we do it is kept simple: 'LFB are also required to manually provide pension data to the LPPA for them to prepare calculations' – however if you feel it should be in there we can go with your advice. We also need to include a contact in the last paragraph.

[REDACTED] I'll reply to your Update email separately.

**From:** [REDACTED]  
**To:** [REDACTED]  
**Cc:** [REDACTED] (HR)  
**Subject:** FW: Advance payment  
**Date:** 23 October 2023 20:58:00  
**Attachments:** [Pension Remedy Message LPPA comments.docx](#)  
[FW Pension remedy.msg](#)  
**Importance:** High

---

Hi [REDACTED]

The LPPA have come back to us with suggested amendments to the pensions message....I think most of these are ok, but we will want to change the emphasis slightly. However the key challenge remains on the loan, as follows

- The LPPA believe that the advance of pension should be recovered by us invoicing the member once the pension is in payment, which I think introduces the risk on non-repayment. [REDACTED] will discuss this with [REDACTED] at LPPA to see if there can be any movement on this, to replicate the method used for the ill health retirement
- [REDACTED] discussed the advance payments with GCD, and they have queried authority to be able to make the loans. I'm discussing this with [REDACTED] tomorrow at 9am.

The loans are obviously a key element of addressing the concerns with the delay in pension payment. However with the LPPA having now put in place the manual calculations have said they will provide pensions options to members to a five day turnaround (e-mail to [REDACTED] attached). We have also been working on the GAD calculator today and should be able to provide this final data to the LPPA to allow the manual calculations to commence for LFB. This may therefore reduce the need for the loans.

On a separate note, the GCD challenge on loan also impacts on the proposal to use these as part of addressing the lease cars problems. I'll also discuss this with [REDACTED]

Finally I've noted your e-mail on [REDACTED] retiring in November and will check with [REDACTED] on the data for this member.

Regards

[REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

E [REDACTED] [london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED]@localpensionspartnership.org.uk>

**Sent:** 23 October 2023 15:07

**To:** [REDACTED]@london-fire.gov.uk>; [REDACTED]  
[REDACTED]@london-fire.gov.uk>; [REDACTED] (HR) <[REDACTED]@london-fire.gov.uk>

**Subject:** RE: Advance payment

**Importance:** High

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|

[REDACTED]

Further to our discussion this morning regarding the remedy, below is a summary of where we are currently at.

I have added some suggested tracked changes to the remedy message attached. I think the key point to note is that despite the system functionality delay, we have a suitable workaround in place which will enable us to supply retirees with options and setup payments once we have all data from the Brigade.

#### **Position update**

- There are [REDACTED] retirements confirmed in October and [REDACTED] in November
- We have received financial data in respect of [REDACTED] of those members and we are currently checking the data received
- We have not received any GAD calculator information from you. You confirmed that this would follow in the next couple of days
- Until we receive all financial data from you and the GAD calculator, we are unable to issue retirement options
- All October leavers have received an email with an update 3/10/2023, and follow up calls have also been made
- I have looked into the possibility of deducting the advanced payment from the lump sum and this is not possible. Our preference is that you make the payment and then invoice the member for repayment to you once the lump sum has been paid (I have updated the wording in the attached letter to reflect this)
- I have spoken to our helpdesk manager with regards to messages being provided to members calling for updates. Given that we have a workaround in place, this will be a more positive message regarding the timescales we are working to
- With regards to future estimate requests, again we require data from you in order to supply them. An update with regards to a holding message to members requesting estimates while Mcloud data is collected and checked is below:

#### **Active Retirements:**

*"We have been notified of your Intention to Retire with effect from \*\*\*"*

*In order to provide you with your accurate Remedy Choice Retirement options, there is a lot of additional financial information needed from your employer to cover the full 7 year remedy period from 1 April 2015 to 31 March 2022.*

LPPA are in receipt of some of the financial information, and we are currently working very closely with \*\*\*\* in order to obtain the additional financial information and subsequently provide you with accurate retirement options.

Due to the complexities surrounding the data required, we cannot yet confirm the date of when all data will be obtained.

Once we have received the financial data required, further information will follow in respect of the retirement options available to you.”

**Estimates Within 6-months (these will be done manually for the interim):**

“We refer to your earlier correspondence requesting details of the benefits available to you under remedy choice.

As you may be aware, the final regulations were only laid before Parliament at the end of July.

In order to provide you with your accurate Remedy Choice options, there is a lot of additional financial information needed from your employer to cover the full 7 year remedy period from 1 April 2015 to 31 March 2022.

LPPA are in receipt of some of the financial information, and we are currently working very closely with \*\*\*\* in order to obtain the additional financial information and subsequently provide an accurate estimate.

Once we have received the financial data required, further information will follow.

If you have any questions, you may find the Age discrimination remedy (McCloud) page on our website useful: [www.lppapension.co.uk/remedy](http://www.lppapension.co.uk/remedy)

Alternatively, details on how to contact LPPA are available on our website at [www.lppapensions.co.uk/contact/contact-lppa/](http://www.lppapensions.co.uk/contact/contact-lppa/)”

**Estimates Past 6-months (member to be advised option unavailable at the current time):**

“We refer to your earlier correspondence requesting details of the benefits available to you under remedy choice.

Given the timing of the regulations we are still working on the full implementation of all aspects of the work surrounding remedy. As a result, we are focusing on members who are currently retiring or are due to retire within the next 6 months.

We would ask that you contact us closer to your intended date of retirement so that we can provide you with your figures.

We may be able to provide you with different timescales in the New Year, so please contact us for an update.

If you have any questions, you may find the Age discrimination remedy (McCloud) page on our website useful: [www.lppapension.co.uk/remedy](http://www.lppapension.co.uk/remedy)

Alternatively, details on how to contact LPPA are available on our website at [www.lppapensions.co.uk/contact/contact-lppa/](http://www.lppapensions.co.uk/contact/contact-lppa/)”

Kind Regards

[Redacted]

[Redacted]

**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: [Redacted]

**From:** [REDACTED]  
**To:** [REDACTED] (Commissioner); [REDACTED] (Director for Corporate Services)  
**Subject:** RE: Matthews GAD Calculator - Input and Output Specification  
**Date:** 18 October 2023 12:07:00

---

Thanks [REDACTED].

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

[REDACTED]  
E [REDACTED]@london-fire.gov.uk

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED] (Staff Officer Commissioner [REDACTED]@london-fire.gov.uk) **On Behalf Of** [REDACTED] (Commissioner)  
**Sent:** 18 October 2023 12:06  
**To:** [REDACTED] (Director for Corporate Services) <[REDACTED]@london-fire.gov.uk>; [REDACTED]@london-fire.gov.uk  
**Subject:** FW: Matthews GAD Calculator - Input and Output Specification

Hi both,

Please see below for info

[REDACTED]

[REDACTED]  
Group Commander  
Staff Officer to Commissioner [REDACTED]

London Fire Brigade  
169 Union Street London SE1 0LL

M [REDACTED] P [REDACTED]  
E [REDACTED]@london-fire.gov.uk

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED]@local.gov.uk  
**Sent:** 16 October 2023 15:39  
**Subject:** RE: [REDACTED] GAD Calculator - Input and Output Specification

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|

Dear Colleagues,

It has been fed back that the links to the documents do not work. These have been updated below, and now work.

Please accept my apologies for this error.

Kindest Regards

[REDACTED]

[REDACTED] (she/ her)  
Local Government Association | **Firefighter Pensions Advisor**  
Email: [REDACTED]@local.gov.uk

18 Smith Square, Westminster, London SW1P 3HZ

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[FPS Bulletin 73 – September 2023](#) is now available on our website

---

**From:** [REDACTED]  
**Sent:** 16 October 2023 15:06  
**Subject:** [REDACTED] GAD Calculator - Input and Output Specification

**To: Fire Pension Scheme Practitioners, Regional Chairs, Directors of HR, Fire Finance Network.**  
**CC: Chief Fire Officers, Scheme Advisory Board, Local Pension Board Chairs and Lead Contacts, Home Office Fire Team, Devolved Government Fire Leads and Boards, Advisers and Suppliers.**

Dear Colleagues,

Further to the [REDACTED] [implementation and GAD calculator update](#) coffee afternoon which was held on Wednesday 4 October, we have created a new [Special members of FPS 2006 Scheme - GAD Calculator](#) page within the restricted area of the FPS regulations and guidance website.

Within the page there are tabs which should be self-explanatory. These are:

- First Options Exercise – GAD calculator
- Second Options Exercise – GAD calculator
- Second Options Exercise – Case types

To allow for FRAs to familiarise themselves with the relevant inputs for the calculator, GAD has provided an [input and output specification document](#) and a copy of the .CSV [Data input template](#) for bulk input to the calculator, which is the data input process recommended by GAD for FRAs with bulk cases. These documents have been uploaded to the 'Second Options Exercise – GAD calculator' tab. The first version of the calculator will be uploaded here after its launch on 31 October 2023.

In addition to storing the calculator, we intend to use this page to host any additional guidance provided by GAD. It is therefore recommended that FRAs use the guidance published here, rather than saving the documents locally, this is to ensure that FRAs are referring to the most up to date versions.

A tab has also been added called 'Second Options Exercise – Case types', this is to assist FRAs in understanding which cases will be covered by which version of the calculator. FRAs should use this information to acknowledge and manage an individual's expectation when they start to receive the expression of interest forms and process cases once the first version of the calculator has been launched.

By way of reminder, a coffee morning will be held on 31 October 2023 to launch the GAD calculator and demonstrate its functionality. If you are not already on our coffee morning distribution list, please email [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk) to be added.

Kindest Regards

[REDACTED]

[REDACTED] (she/ her)  
Local Government Association | **Firefighter Pensions Advisor**  
Email: [REDACTED] [ocal.gov.uk](mailto:[REDACTED]@local.gov.uk)  
18 Smith Square, Westminster, London SW1P 3HZ

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**From:** [LPPA Clients](#)  
**Subject:** McCloud Remedy - Update 17th October 2023  
**Date:** 17 October 2023 14:36:04

---

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Good afternoon,

### **McCloud Remedy (Police and Fire) Update**

This communication is intended to provide an update on LPPA's business and system readiness for McCloud Remedy (Police and Fire). A weekly update will be issued throughout the month of October and will cover 4 key areas: system, business readiness, helpdesk, and operations.

**System** - Due to the delay in functionality mentioned previously, the UPM functionality date for installation into Test remains as 23rd October. With the expectation functionality will be available in Live Mid-November. [REDACTED] are set to confirm dates this week.

**Operations** - Manual Workaround is successfully working, with 4x Options issued. P&F team members underwent training, 12/10 & 13/10, on Manual Workaround. Full Data and GAD Outputs are required in order to process members using the Manual Workaround.

**Business Readiness** - 10x McCloud trained colleagues underwent McCloud training and further Manual Workaround training.

**Helpdesk** – between 09/10 – 13/10 our Helpdesk team have received 49 calls relating to McCloud queries.

Thanks

[REDACTED]

[REDACTED]  
**Client Relationship Manager**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]  
[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [localpensionspartnership.org.uk](http://localpensionspartnership.org.uk)

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Registered address: Level 2 Christ Church Precinct, County Hall Complex, Preston. PR1 8XJ

Local Pensions Partnership Investments Ltd: Company No. 09835244 (England and Wales). Authorised and regulated by the Financial Conduct Authority No. 724653  
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This e-mail is sent for and on behalf of Local Pensions Partnership Ltd or one of its subsidiaries as listed above.

**From:** [LPPA Clients](#)  
**Subject:** McCloud Remedy - Update 9th October 2023  
**Date:** 09 October 2023 16:57:32

---

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Good afternoon,

### **McCloud Remedy (Police and Fire) Update**

This communication is intended to provide an update on LPPA's business and system readiness for McCloud Remedy (Police and Fire). A weekly update will be issued throughout the month of October and will cover 4 key areas: system, business readiness, helpdesk, and operations.

**System** – There has been a delay to the date that functionality will be made available to LPPA. In last week's update we notified you that we expected the functionality to be available to us on 11 October, however, we are now only scheduled to receive this into our Test system for testing on 23 October, which will mean that functionality is unlikely to be available to us in the Live system until mid-November.

**Operations** – In light of the change to the system dates above, a manual workaround has been developed in respect of normal retirements that we expect to be fully implemented by 16 October, enabling us to start to issue options to members retiring in October once this has been implemented. We are currently in the process of extending this to include ill health retirements.

**In the same way as would be required if using UPM, we can only proceed to issue options to members if we have the full data templates and the GAD contribution spreadsheet for the members in question.**

**Business Readiness** – 6x Helpdesk team members remain McCloud trained. Our 10x McCloud trained P&F colleagues will undergo further McCloud training surrounding the new manual workaround beginning w/c 09/10.

**Helpdesk** – Between 02/10 – 06/10 our Helpdesk team have received 45 calls relating to McCloud queries.

**Communications** – 'Warm up communications' will be sent to all Fire Scheme deferred members w/c 16 October using the recently-published template from the LGA. This letter will be adapted for Police members and sent to Police Scheme deferred members by the same timescale. This will only go to members who have got a deferred record only. If they are both a pensioner and a deferred member they will not be issued another letter.

Additionally, we are seeking to host a 'peer knowledge-sharing' session this week in order to give our Police and Fire clients the opportunity to share knowledge with one another regarding the usage of the GAD calculator. Please look out for the meeting invite.

Regards

[Redacted]

[Redacted]

**Client Relationship Manager**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[localpensionspartnership.org.uk](http://localpensionspartnership.org.uk)

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**From:** [LPPA Clients](#)  
**Subject:** McCloud Remedy - Update  
**Date:** 03 October 2023 12:25:07

---

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Good afternoon,

This communication is intended to provide an update on LPPA's business and system readiness for McCloud Remedy (Police and Fire). A weekly update will be issued throughout the month of October and will cover 4 key areas: system, business readiness, helpdesk, and operations.

- System - will have functionality from for the Police and Fire schemes from Mid-October to begin processing retirement cases and issuing options (functionality expected 11/10)
- Business Readiness - 4x Helpdesk team underwent further training last week (Wed - Thurs), no change to P&F (still 10x colleagues McCloud trained).
- Helpdesk – new IVR option live from 2nd October with the wording 'If you are calling about the McCloud ruling or the age discrimination remedy, please press 0'.
- Operations - team are contacting the 22 members that are retiring in October alongside an email communication, this will be completed early this week.

Regards

[REDACTED]

[REDACTED]  
**Client Relationship Manager**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [localpensionspartnership.org.uk](http://localpensionspartnership.org.uk)

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Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

This e-mail is sent for and on behalf of Local Pensions Partnership Ltd or one of its subsidiaries as listed above.

**From:** [LPPA Clients](#)  
**Subject:** McCloud Remedy Update for Fire Clients - 25 September 2023  
**Date:** 25 September 2023 16:03:27

---

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Good afternoon,

This communication is intended to provide an update on LPPA's preparation for the implementation of remedy for Firefighter members from October 2023.

We have previously communicated that the required functionality to process retirement cases was due to be in place by 5 October. However, we were notified by [REDACTED] on the 21 September that there will be a delay in providing the necessary system updates, and the functionality will now only be available to us from the 10 October. LPPA are in the process of contacting each of the members that we are aware will be retiring in October on or before this date to inform them of the delay to the receipt of their payment. Each member will be provided with a named point of contact should they have any queries, and will receive regular progress updates from LPPA through to the point of their pension being paid by us.

It is also critical that we hold all the required member data, that it has been provided to LPPA and has been uploaded to UPM, particularly for those members who are wishing to retire in October.

As a final reminder, it is the Fire round table on Thursday 28 September at 2pm where we hope we will be in a position to provide further details regarding the points above.

Kind Regards

LPPA McCloud Project Team

[REDACTED]  
**Client Relationship Manager**

LPPA

Level 2, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

[REDACTED]  
[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [ocalpensionspartnership.org.uk](http://ocalpensionspartnership.org.uk)

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Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

This e-mail is sent for and on behalf of Local Pensions Partnership Ltd or one of its subsidiaries as listed above.

**From:** [LPPA Clients](#)  
**Cc:** [LPPA Clients](#)  
**Subject:** McCloud Business Readiness Update  
**Date:** 18 September 2023 15:09:51

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Good Afternoon,

As we are nearing 1 October, we are aware that some of you have several members who are intending to retire in October, therefore are keen to receive their retirement options from us.

As previously communicated, we are working with ██████ to ensure the functionality within UPM is in place, has been tested, and is working as required. This is progressing, and the next three weeks are key to being ready. Currently, the majority of functionality is due to be in place by 5 October.

Even more crucial to UPM functionality being ready, is that we hold all the required member data, and that it has all been uploaded to UPM accordingly, particularly crucial is this data for those members who are wishing to retire on or around October.

It is important that Clients and their Members understand that until the full functionality is in place in October, any cases we process beforehand will be test cases, used to test the functionality being delivered and to also help us to hopefully provide a timely service to those members who are wanting to retire in October. For a short period and for the small number of urgent retirement cases that you have, we are working on issuing options letters to members as soon as we possibly can via temporary workarounds, we are putting in place.

We will do all we can to ensure this is as smooth as possible for members, but this will be new functionality and new processes for our teams so please do bear with us during this time in case we encounter any teething problems.

Kind Regards

LPPA McCloud Project Team

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Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

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**From:** [REDACTED]  
**To:** [REDACTED] (Commissioner); [REDACTED] (Director for Corporate Services)  
**Subject:** RE: Public Service Pensions Remedy Calculator - HMRC request for Contact information  
**Date:** 11 September 2023 12:12:00

---

Thanks [REDACTED]

[REDACTED]  
Assistant Director - Finance

London Fire Brigade  
169 Union Street London SE1 0LL

E [REDACTED]@[london-fire.gov.uk](mailto: [REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED] (Staff Officer Commissioner [REDACTED]@london-fire.gov.uk) On Behalf Of [REDACTED] (Commissioner)  
**Sent:** 11 September 2023 09:40  
**To:** [REDACTED] (Director for Corporate Services) [REDACTED]@london-fire.gov.uk; [REDACTED] [REDACTED]@london-fire.gov.uk  
**Subject:** FW: Public Service Pensions Remedy Calculator - HMRC request for Contact information  
**Importance:** High

Please see below further pensions comms

[REDACTED]  
Group Commander  
Staff Officer to Commissioner [REDACTED]

London Fire Brigade  
169 Union Street London SE1 0LL

M [REDACTED] P [REDACTED]  
E [REDACTED]@[london-fire.gov.uk](mailto: [REDACTED]@london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



---

**From:** [REDACTED]@[local.gov.uk](mailto: [REDACTED]@local.gov.uk)  
**Sent:** 06 September 2023 07:22  
**Cc:** [REDACTED]@[local.gov.uk](mailto: [REDACTED]@local.gov.uk)  
**Subject:** Public Service Pensions Remedy Calculator - HMRC request for Contact information  
**Importance:** High

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**To:** Fire Pension Scheme Practitioners, Regional Chairs, Directors of HR, Fire Finance Network.  
**CC:** Chief Fire Officers, Scheme Advisory Board, Local Pension Board Chairs and Lead Contacts, Home Office Fire Team, Devolved Government Fire Leads and Boards, Advisers and Suppliers.

Dear Colleagues,

In their May edition of the [Public Service Pensions Remedy Newsletter](#), HMRC asked for details of a named contact within each organisation (Fire and Rescue Authority) so that they can use this to set up initial meetings to help support Authorities with the HMRC processes which will impact them and the day to day running of remedy. Additionally, this month, HMRC need to establish the appropriate contacts for the Secure Data Exchange Service (SDES), which is how data will be sent over to you and that we have covered in [FPS Bulletin 71 – July 2023](#) and [FPS Bulletin 72 – August 2023](#). This will hopefully prevent members encountering any delays following the Public Service Pensions Remedy (PSPR) calculator going live in October.



To date HMRC have received limited responses and have asked us to reach out and remind Authorities to provide this information as a matter of priority.

Please provide your Single Point of Contact (SPOC) information by emailing Public Service Pensions Remedy mailbox: [publicservicepensionsremedy@hmrc.gov.uk](mailto:publicservicepensionsremedy@hmrc.gov.uk) with:

1. Full Name:
2. Email Address:
3. Contact Number:

Once the above contact information has been provided, registration invites for SDES will be sent to the named contacts.

Kindest Regards



[Redacted] (she/ her)  
Local Government Association | **Firefighter Pensions Advisor**  
Email: [Redacted] [local.gov.uk](mailto:[Redacted]@local.gov.uk)  
18 Smith Square, Westminster, London SW1P 3HZ

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## **I am retiring soon so what happens next?**

If you have submitted your notice of retirement with your last day of service, then the Brigade would have processed this straight away for you and notified the LPPA. The pension remedy regulations do refer that staff should give 3 to 6 months notice of retirement.

The LPPA have informed the Brigade that unfortunately the pension remedy calculator software has been delayed. This has impacted many fire services and both the Brigade and the FBU have raised their concerns with the LPPA and LGA.

The LPPA apologise for any delays, distress and inconvenience, and are processing retirements using a different system to provide you with your RSS.

In addition, the LPPA will provide personal communication to you by:

- Ringing you to provide an update and establish you with a contact at LPPA
- Write to you with an update
- Provide weekly updates

The Brigade is in regular contact with the LPPA working with them to ensure that you get your RSS as soon as possible.



Full name		NI number	
Date of retirement		Date of birth	

Please answer **ALL** the following questions accurately or it could delay the payment of your pension benefits.

Please provide full details of other benefits that are either in payment or that you are entitled to. If you do not have this information, you must obtain it from your pension provider. This is to ensure that the total value of all your benefits do not exceed the maximum level (known as the lifetime allowance) set by Her Majesty’s Revenue and Customs (HMRC).

Listed below are benefits that we **do not** need to know about on this form:

- State pension
- State pension credit
- Spouse’s or dependant’s pensions
- Pension benefits that you are not planning to start taking until **after** the date of retirement shown at the top of this form

**Question 1 Your other pension benefits**

Are you receiving any other pension payments (other than any of the benefits listed above)? You should answer no if you have already transferred these to your current pension. YES  NO

If you have answered **NO** to Question 1, please sign the declaration on the back of this form. There is no need to answer any further questions.

If you have answered **YES** to Question 1, please continue with Question 2.

**Question 2 Pensions that were already in payment before 6 April 2006**

Are you receiving any pension benefits that came into payment before 6 April 2006 (other than any of the benefits listed above)? YES  NO

If **YES**, please confirm the current annual total amount of pension you receive from all sources added together (before deduction of tax). Please write the total amount in the box to the right.

£
---

**Question 3** Pensions that came into payment after 5 April 2006 but before the date of retirement shown on the top of this form

Are you receiving any pension benefits that came into payment after 5 April 2006, but **before** the date of retirement shown on the top of this form (other than any of the benefits listed above)? YES  NO

If **YES**, you should have been provided with a statement from your other schemes which tells you how much of your lifetime allowance you have already used up. Please indicate in the boxes below the percentage (%) of allowance that you have used in each pension.

Pension 1: %	Pension 2: %
Pension 3: %	Pension 4: %

**PLEASE ENSURE THAT THE PERCENTAGE IS ENTERED, NOT THE AMOUNT OF PENSION AND LUMP SUM RECEIVED**

**Question 4** Pensions from other sources coming into payment on the same date that you retire (as shown on the front of the form)

Are you due to receive any pension payments (from other pensions) that are due to come into payment **on the same date** as your date of retirement? YES  NO

If **YES**, you need to confirm the order in which benefits will be taken from each scheme. This is particularly important if you are likely to exceed your lifetime allowance, as the order which benefits are taken will determine which scheme(s) will be responsible for settling any tax liability.

Name of scheme/policy number	Contact details	Order in which taken <i>(eg 1st, 2nd, 3rd, etc)</i>
1.		
2.		
3.		

**Question 5****Enhanced Lifetime Allowance factors, Enhanced Protection entitlement or Individual Protection 2014 or 2016 (for people who exceed the lifetime allowance)**

Do you have any HMRC Lifetime Allowance protection?

This may include lifetime allowance enhancement factor, enhanced protection, fixed protection 2014 or 2016, or individual protection 2014 or 2016.

YES  NO

If **YES**, please send a copy of the certificate or reference numbers from HMRC that confirms your entitlement to protection. Protection cannot be applied to your benefits without first seeing your certificate.

**Question 6****Transfers made to an overseas scheme**

Have you previously transferred any benefits to an overseas scheme?

Only provide details of any transfers that took place on or after 6 April 2006.

YES  NO

If **YES**, please provide the date(s) of the transfer(s) and the amount(s) transferred. Please complete this information on a separate sheet.

**PLEASE NOTE: If you are intending to use your lump sum to pay contributions into another employment with another pension scheme there may be tax penalties applied to you. If you are considering this, please contact us.**

**Declaration**

**This section MUST be completed.**

The information I have given on this form is correct and complete to the best of my knowledge. If further tax liability becomes payable because the information I have provided is incomplete, I understand I will be personally liable for the tax charge due and any penalty that HMRC may impose.

Signed:	Date:
---------	-------

Please return this form to **LPPA, PO Box 1383, Preston, PR2 0WR**, along with **clear photocopies** of any required certificates or additional information. Alternatively, you can upload forms and documents via the Contact us page of **[lppapensions.co.uk](http://lppapensions.co.uk)**

[barcode:qr code]  
For internal use only

**Please note, failure to fully complete this form will result in a delay in processing the final payment.**

**From:** [REDACTED]  
**To:** [REDACTED] (HR)  
**Cc:**  
**Subject:** FW: Pension remedy  
**Date:** 23 October 2023 17:45:51  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

For information – [REDACTED] response to [REDACTED]

Thanks,

[REDACTED]

---

**From:** [REDACTED] localpensionspartnership.org.uk>  
**Sent:** 23 October 2023 17:40  
**To:** [REDACTED] london-fire.gov.uk>  
**Cc:** McCloud Retirements <[REDACTED] localpensionspartnership.org.uk>; [REDACTED] london-fire.gov.uk>; [REDACTED] london-fire.gov.uk>; [REDACTED] london-fire.gov.uk>; [REDACTED] london-fire.gov.uk>; [REDACTED]@london-fire.gov.uk>  
**Subject:** RE: Pension remedy

[EXTERNAL EMAIL] Do not click links or open attachments unless you are expecting them, even if you know the sender

Hi [REDACTED]

Thank you for your e-mail.

I can provide some clarity regarding the position of payments being made to retirees under the pensions remedy.

I can confirm that there are delays with the pension remedy calculator software being available to us (now expected November 2023), that said, we have put in place a suitable workaround in order to issue retirement options to members and setup retirement payments. Our workaround is to offer options with immediate choice. We have setup a ring-fenced and dedicated team to implement the McCloud remedy and significantly increased the number of administration staff that we have for fire ahead of the remedy date and have shared our communications plans with the Brigade. We are working closely with the Brigade in order to facilitate receipt of the required financial information in order to perform these calculations.

We have made contact with those members retiring in October to provide them with an update on their retirement process. We will then subsequently provide them with weekly updates up until the point that they are paid by us. Upon receipt of all information from the Brigade, we are currently working to a 5 day turnaround to issue retirement options and 5 days to setup the payment of a lump sum following receipt of retirement option forms. We plan to make contact with November retirees shortly. Should retirement volumes significantly increase then it may become harder to maintain the weekly contact, but at this stage this is what we are able to accommodate.

Kind Regards

[REDACTED]

[REDACTED]  
**Operations and Commercial Director**

LPPA

Level Two, Christ Church Precinct, County Hall Complex, Preston PR1 8XJ

Mobile: 07731 023063

[www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[REDACTED] [localpensionspartnership.org.uk](http://localpensionspartnership.org.uk)

---

**From:** [REDACTED] [\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Sent:** Saturday, October 21, 2023 5:53 PM

**To:** McCloud Retirements <[\[REDACTED\]@localpensionspartnership.org.uk](mailto:[REDACTED]@localpensionspartnership.org.uk)>

**Cc:** [REDACTED] [\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] [\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] [\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>; [REDACTED] [\[REDACTED\]@london-fire.gov.uk](mailto:[REDACTED]@london-fire.gov.uk)>

**Subject:** Pension remedy

**This Message originated OUTSIDE your organisation, please be cautious about following links or opening attachments.**

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Dear all,

As Assistant Commissioner for fire stations I naturally have many staff impacted by the pension remedy.

I have heard many rumours and seen a variety of email responses that can be interpreted in various way.

I would like some absolute clarity if at all possible.

When a member retires after 01 Oct and due to a variety of reasons (calculations, software, capacity etc.) I understand that it cannot be guaranteed that the monthly pension amount or lump sum can be calculated in a timely manner – what does this mean?

- Does the member receive nothing or
- Does the member receive the pre-remedy amount in advance of further calculations (as members retiring before 01 Oct).

There is a huge difference and rumour is rife and having significant impact on our staff and their mental health and wellbeing.

I hope the response is straightforward, despite the complex situation.

Please be reassured that I will not be advertising or widely communicating your answer, that's for members of the Board and our Comms team to consider.

Thanks, [REDACTED]

[REDACTED]

Assistant Commissioner  
Fire Stations

London Fire Brigade  
169 Union Street London SE1 0LL

M [REDACTED] P [REDACTED]  
E [REDACTED] [london-fire.gov.uk](http://london-fire.gov.uk)

[london-fire.gov.uk](http://london-fire.gov.uk)



IMPORTANT NOTICE: This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to which they are addressed.

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Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

Local Pensions Partnership Administration Ltd: Company number. 09985860 (England & Wales)  
Registered address: Level 2 Christ Church Precinct, County Hall Complex, Preston. PR1 8XJ  
Local Pensions Partnership Investments Ltd: Company No. 09835244 (England and Wales). Authorised and regulated by the Financial Conduct Authority No. 724653  
Registered address: First Floor, 1 Finsbury Avenue, London EC2M 2PF

This e-mail is sent for and on behalf of Local Pensions Partnership Ltd or one of its subsidiaries as listed above.



## Legacy Benefits for Remedy Period

Name 0  
 Last day of service 00/01/1900  
 Ni Number 0  
 Final Pay £0.00

Service	=	Yrs #DIV/0!	Days #DIV/0!
---------	---	----------------	-----------------

### Option 1 No Commutation

Gross Pension		£	#DIV/0!
Additionals		£	-
Deductions (Annual Allowance)		£	-
Deductions (PSO)		£	-
<b>Annual Pension</b>			#DIV/0!

### Option 2 Maximum HMRC Lump Sum

<b>Pension</b>			
Annual Pension			#DIV/0!
Less Commutation			#DIV/0!
Pension Payable Gross Per Annum			#DIV/0!
<b>Lump Sum</b>			
#DIV/0!	X	0.00	=
			#DIV/0!

### Option 3 Maximum Scheme Lump Sum

<b>Pension</b>			
Annual Pension			#DIV/0!
Less Commutation			#DIV/0!
Pension Payable Gross Per Annum			#DIV/0!
<b>Lump Sum</b>			
#DIV/0!	X	0.00	=
Less Tax Charge			#DIV/0!
Lump Sum Payable			#DIV/0!

### Spouses Pension

Payable in the event of your death subject to conditions			#DIV/0!
--	--	--	---------

### Projected Deferred CARE pension

Standard Projected Pension payable from		£	-
	00/01/1900		
CARE Partner's Pension in the event of your death		£	-

### Underpaid Contributions

The underpaid contributions including PAYE tax adjustment		£	-
Interest payable		£	-
Total		£	-

Please note the total will be deducted from your lump sum payment if you select this option

## Legacy Benefits for Remedy Period - 2015 Pension

### 2015 Scheme Options

#### Reduced CARE Pension - Over age 55 at Retirement Early Payment Option

#### CARE Pension - Over age 60 at Retirement Payment Option

Care Pension		£	-
Reduction for early payment	100.0%	£	-
Deduction for Pension Sharing Order		£	-
Deduction for Annual Allowance Scheme Pays Tax Charge		£	-
Base CARE Pension Payable		£	-
Higher Tier III Health Enhancement			#DIV/0!
CARE Pension Payable			#DIV/0!
CARE Partner's Pension in the event of your death			#DIV/0!

or

Care Pension			#DIV/0!
Less Maximum Commutation	0.357	£	-
Pension Payable			#DIV/0!
Lump Sum			
£ -	X	12	£ -
CARE Partner's Pension in the event of your death			#DIV/0!

## Legacy Benefits for Remedy Period

Name 0  
 Last day of service 00/01/1900  
 Ni Number 0  
 Final Pay £0.00

**Service**            Years    Days  
 Service            #DIV/0!    #DIV/0!

### Option 1 No Commutation

Gross Pension	#DIV/0!
Additional	£ -
Deductions (Annual Allowance)	£ -
Deductions (PSO)	£ -
<b>Annual Pension</b>	<b>#DIV/0!</b>

### Option 2 Maximum Scheme Lump Sum

<b>Pension</b>	
Annual Pension	#DIV/0!
Less Commutation	#DIV/0!
Pension Payable Gross Per Annum	#DIV/0!
<b>Lump Sum</b>	
#DIV/0!            X            0.00	#DIV/0!

### Spouses Pension

Payable in the event of your death subject to conditions	#DIV/0!
--	---------

### Projected Deferred CARE pension

Standard Projected Pension payable from 00/01/1900	£ -
CARE Partner's Pension in the event of your death	£ -

### Underpaid Contributions

The underpaid contributions will be deducted from your lump sum amounting to	£ -
Interest payable	£ -
<b>Total</b>	<b>£ -</b>

Please note the total will be deducted from your lump sum payment if you select this option



LONDON FIRE BRIGADE

London Fire Brigade Headquarters  
3rd Floor, 169 Union Street London SE1 0LL  
T 020 8555 1200 x 30000 F 020 7960 3600  
E [andy.roe@london-fire.gov.uk](mailto:andy.roe@london-fire.gov.uk)  
[www.london-fire.gov.uk](http://www.london-fire.gov.uk)

**Andy Roe**  
London Fire Commissioner

The London Fire Commissioner is the  
fire and rescue authority for London

Date: 10 November 2023

Dear XXXX

## **Retirement**

I am writing to you to personally apologise for the issues that you are experiencing in receiving your pension, and to let you know what we are doing to resolve the situation.

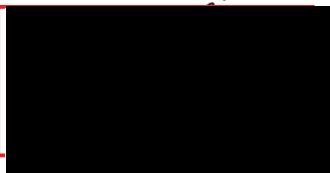
The legislation relating to the Pensions Remedy went live on 1 October 2023, which meant that we could begin to pay members the pensions to which they are entitled. Whilst it is the LFB's responsibility to administer pensions, we use the LPPA to carry out this function on our behalf. The software that the LPPA planned to introduce to recalculate pensions in light of the pensions remedy has been delayed. This means that these recalculations are having to be done manually, based on data we provide. The requirements for this data have only recently been clarified as a result of government guidelines being delayed. This, combined with the complex manual calculations, has hindered the process.

This situation is affecting other fire and rescue services, not just London Fire Brigade, and has affected those that have retired since 1 October, as well as those hoping to retire soon. I understand that this is causing considerable distress, and it is unacceptable to me as your Commissioner. I sincerely apologise for this situation; no one should have to plan their retirement with no clarity on their pension.

I have asked for an update on your retirement case and understand that the LPPA has been in touch with you on your pension options, and that your lump sum payment has now been passed to the bank for payment.

I know that the delay in your pension coming into payment is disappointing, and I again apologise for this, but hope that it will be resolved swiftly and wish you a long and happy retirement.

Yours sincerely



London Fire Commissioner

Action ID	Action Item	Assigned To	Priority	Status	Date Assigned	Due Date	Date Completed	Comments/Notes
1	Planning round table to cover suggested topics by end of August.	LPPA	Medium	Complete	09/08/2023	15/09/2023	31/08/2023	09.08.2023 - round table for next steps and progress on McCloud readiness. 15.09.2023 - round table held end of August and next planned for 28th September
2	LFB to sign and send budget letter to [REDACTED]	LFB	Medium	Complete	09/08/2023	15/09/2023	15/09/2023	15.09.2023 - completed
3	LFB to send [REDACTED] payroll file of active members across [REDACTED] & Fire	LFB	Medium	Complete	09/08/2023	15/09/2023	02/11/2023	09.08.2023 - [REDACTED] suggested to send joiner file monthly to reconcile, no files received to date 15.09.2023 - previous joiner issues resolved, no files received to date to reconcile, access issues raised (see action 5) 02/11/2023 - no files received, joiner forms being received. Closed action
4	[REDACTED] to investigate what happens to active firefighter member up to date who wants to retire in mid-October.	LPPA	High	Complete	09/08/2023	30/09/2023	18/10/2023	09.08.2023 - what is the process for member retiring in October onwards? To raise internally and cover with FRA 15.09.2023 - finalising and cover in round table on 28th September 18/10/2023 - covered in round table, process provided and follow up details
5	[REDACTED] to pick up with [REDACTED]	LPPA	Low	Complete	09/08/2023	15/09/2023	02/11/2023	15.09.2023 - carry forward as [REDACTED] absent from meeting 02/11/2023 - [REDACTED] shared some queries with [REDACTED] to close off action log
6	[REDACTED] logging in issues - [REDACTED] to email [REDACTED] with the issues to review and action accordingly.	LFB	High	Complete	15/09/2023	26/10/2023	02/11/2023	15.09.2023 - access issues raised, [REDACTED] requested details to be sent direct to review and confirm next steps to resolve 02/11/2023 - [REDACTED] had a new account created with correct spelling, has activated account. No issues have been sent to LPPA
7	[REDACTED] asked by audit committee and director regularly regarding pension payments and repayments - [REDACTED] to take away and speak to [REDACTED]	LPPA	Low	Complete	15/09/2023	26/10/2023	02/11/2023	15.09.2023 - [REDACTED] asked by audit committee and director regularly regarding pension payments and repayments.
8	McCloud Remedy data requirements	LFB	High	Overdue	15/09/2023	31/03/2023		15.09.2023 - data requirements for remedy (original deadline 31.03.2023) 02/11/2023 - work ongoing
9	Monthly Returns	LFB	High	Overdue	01/04/2023	31/05/2023		02.11.2023 - No monthly return submitted for LG or fire members.
10	Helpdesk feedback	LPPA	High	In Progress	21/11/2023	12/11/2023		21.11.2023 - listen to call recording for feedback
11	Member LGPS sessions	LPPA	Medium	In Progress	21/11/2023	12/11/2023		21.11.2023 - share details of LGPS member sessions



## LFB / LPPA Meeting Meeting Minutes

<b>Date</b>	21/11/2023
<b>Time</b>	11am
<b>Attendees</b>	[REDACTED]
<b>Apologies</b>	[REDACTED]

<b>1. Actions from last meeting</b>		
<i>Action</i>	<i>Update</i>	<i>Status</i>
See actions log		
<b>2. Agenda Items</b>		
<i>Item</i>	<i>Notes</i>	<i>Actions</i>
Performance	<p><u>Monthly report</u> September monthly report and Q2 report been issued. Complaints are being monitored. Managing member expectations and keeping them updated. All helpdesk reporting is at a client specific level.</p> <p>495 LFB calls were received in October. Average call wait time was 5 mins 59 secs in October.</p> <p>October monthly report will be issued next week.</p>	
McCloud	<p>Currently working through leavers for October and November.</p> <p>LFB: 35 (15x Oct, 10x Nov, 10x Dec) Data: Oct: Data received for all Nov: Data received for all Dec: Data received for [REDACTED]</p> <p>GAD: Oct: GAD Outputs received for those except [REDACTED] Nov: GAD Outputs received for all Dec: GAD Outputs received for [REDACTED]</p> <p>[REDACTED]</p> <p>Remaining members that we have received data for are currently being processed and options are to be issued shortly. Members with Data &amp; GAD Outputs provided are currently being processed with options to be issued shortly.</p> <p>The date of 13<sup>th</sup> of December has been given as a potential go live for the functionality in the system. The plan is to continue using the manual workaround for December leavers and aim to pay their lump sums by</p>	



		<p>Christmas. Planning on doing the November pension payment and any arrears from October by 30<sup>th</sup> November.</p> <p>█ to send █ the members call details in order to arrange for █ to listen to the call. Manual workaround is taking additional time. Assessing the dates the members have left, and prioritising the payments over options where the forms have been received within 5 working days.</p> <p>The GAD calculator output will be required if the member requests it. The resource on █ team is split into who is trained in each area. Retirements take precedence over anything else. Members calculators functionality is to go live around February time.</p> <p>Dedicated remedy option is available on the helpdesk. 6 members of the helpdesk team are specifically trained on this. The helpdesk is being supported with what the messaging is, so that they are not misinforming members. 35 calls came through last week relating to McCloud.</p> <p>The regulations for LGPS were released a lot later than expected. █ have a very short amount of time to build the functionality for LGPS. LG retirements are being processed as normal. Any members impacted by McCloud will be revisited. If LPPA haven't been informed of service breaks and change of hours since 2014, then the data will be required.</p>	
<b>4. AOB</b>			
	Invoices	█ working on outstanding invoices for JC	
	Pension Board	Next local pension board is on 5 <sup>th</sup> December – confirm █ is attending	
	Member session	<p>Discussed the LPPA support on member sessions – LPPA currently deliver bi-weekly Fire New Recruits sessions and have supported with pre-retirement sessions.</p> <p>LPPA deliver LGPS member sessions twice a month – pension basics and retirement.</p> <p><u><a href="#">Training • Local Pensions Partnership Administration (lppapensions.co.uk)</a></u></p>	
	Round table	McCloud round table booked for 7 <sup>th</sup> December. Email to be issued with details of other updates: Dashboard, ESIP, cyber security etc.	
<b>5. Actions</b>			
	Actions log		

## Pensions Key Points (as of 24 October)

### Background

Legislation to allow remedy to pay went live at the beginning of October.

This meant that there was a legal framework through which we could begin to pay scheme members the pensions to which they are entitled.

LFC has statutory responsibility to administer pensions, so this is ultimately LFB responsibility, although we use LPPA to discharge that function.

The LPPA calculates the pensions for each individual retiring, using software provided to them by a third party, and administer the payroll for pensioners. There has been issues with the functionality of this software which means LPPA are having to manually calculate pensions.

LFB also has to provide payroll data to the LPPA for them to carry out these calculations. This has also been time consuming.

### Current Position

LFB are now in a position where they can provide the data LPPA require, and are doing this in two tranches – those trying to retire in October (tranche 1) and those trying to retire in November (tranche 2).

LFB will send payroll data to LPPA for tranche 1 on 25 October

LFB will send payroll data to LPPA for tranche 2 by 27 October.

Once LFB have provided payroll data, LPPA have committed to turning round estimates within 5 working days.

If a person has retired or wishes to retire imminently, **they will receive a pension.**

However, most people require their estimates to make a decision. These will be provided on the timelines above. So worst case scenario is someone wishing to retire in October will receive their estimates on 2 November.

Anyone retiring from 6 November will have their statements beforehand from which to make their decision.

Once a person has made their decision on their retirement options, LPPA has 5 days turnaround from the date they make their decision to process it.

When a person has retired, they will receive their lump sum in the days after, and their pension will be paid according to the normal LPPA monthly payroll run.

LFB retains overall responsibility for this. In the first instance LPPA will provide day-to-day advice. However, if this advice is unsatisfactory the LFB finance contact to assist is **xxxxxx**



## I am retiring soon so what happens next?

If you have submitted your notice of retirement with your last day of service, then the Brigade would have processed this straight away for you and notified the LPPA. The pension remedy regulations do require that staff should give 3 to 6 months notice of retirement.

The LPPA have informed the Brigade that the pension remedy calculator software has been delayed, although they do have a workaround in place in order to issue retirement options to members and setup retirement payments. This has impacted many fire services and both the Brigade and the FBU have raised their concerns with the LPPA and LGA.

The LPPA will provide personal communication to you by:

- Ringing you to provide an update and establish you with a contact at LPPA
- Write to you with an update
- Provide weekly updates

For LPPA to process retirement options, The Brigade is required to supply financial data to them for calculations to be performed. We are working through supplying this data and are in regular contact with the LPPA working with them to ensure that you get your RSS as soon as possible.

### **E-mail to staff due to retire in October**

Earlier this month legislation was enacted to allow fire and rescue services and the wider public sector to pay the remedy for the McCloud-Sergeant pension ruling. This meant that there was a legal framework through which we could begin to pay scheme members the pensions to which they are entitled.

Pensions for our scheme members, along with those of six other fire and rescue services, are administered by the Local Pensions Partnership Administration (LPPA). The LPPA calculates the pensions for each individual retiring, using software provided to them by a third party, and administer the payroll for pensioners. As there have been some delays with the availability of the new functionality (expected November 23), LPPA has put in place workaround processes in order to provide retirees with options and setup payments.

We are working closely with the LPPA to supply them with the data required in order for retirement options to be processed. There are currently short delays affecting staff retiring in October/November, and this is understandably causing significant anxiety and distress, which is wholly unacceptable.

As we work through these issues, we ultimately have a responsibility to our staff and must do what we can to resolve this situation. With that in mind, the Brigade is putting in place arrangements that will allow staff retiring in October to receive a payment in advance of the pension coming into payment, to help address the challenges caused to members by the delay in pensions being processed. This loan (pensions advance) of £10,000 is intended to help address the problems caused by the pension not being available on the retirement date. This loan will be interest free and will need to be paid back to the Brigade following receipt of your pension lump sum payment, once the retirement has been

processed and pension payment confirmed. We will issue you with an invoice shortly after this date in order to repay the pensions advance amount.

It is very important that staff wishing to retire are able to do so, and all action available to the Brigade will be considered to facilitate this while we work with LPPA in order to supply them with the required data in order to facilitate your retirement payment. If you are a member of staff impacted by this, please contact **xxxxx** or speak directly to your union rep, who will also be able to advise on next steps. The LPPA will also be writing to you direct.

## Reformed Benefits for Remedy Period - 2015 Pension

### 2015 Scheme Options

#### **Reduced CARE Pension - Over age 55 at Retirement Early Payment Option**

#### **CARE Pension - Over age 60 at Retirement Payment Option**

Care Pension		£	-
Reduction for early payment	100.0%	£	-
Deduction for Pension Sharing Order			
Deduction for Annual Allowance Scheme Pays Tax Charge			
CARE Pension Payable		£	-
Higher Tier III Health Enhancement			#DIV/0!
CARE Pension Payable			#DIV/0!
CARE Partner's Pension in the event of your death			#DIV/0!

or

Care Pension			#DIV/0!
Less Maximum Commutation	0.357	£	-
Pension Payable			#DIV/0!
Lump Sum			
£	-	X	12
		£	-
CARE Partner's Pension in the event of your death			#DIV/0!

## Reformed Benefits for Remedy Period

Name 0  
 Last day of service 00/01/1900  
 Ni Number 0  
 Final Pay £0.00

Service	=	Yrs #DIV/0!	Days #DIV/0!
---------	---	----------------	-----------------

### Option 1 No Commutation

Gross Pension			#DIV/0!
Additionals	£		-
Deductions (Annual Allowance)	£		-
Deductions (PSO)	£		-
<b>Annual Pension</b>			#DIV/0!

### Option 2 Maximum HMRC Lump Sum

<b>Pension</b>			
Annual Pension			#DIV/0!
Less Commutation			#DIV/0!
Pension Payable Gross Per Annum			#DIV/0!
<b>Lump Sum</b>			
#DIV/0!	X	0.00	=
			#DIV/0!

### Option 3 Maximum Scheme Lump Sum

<b>Pension</b>			
Annual Pension			#DIV/0!
Less Commutation			#DIV/0!
Pension Payable Gross Per Annum			#DIV/0!
<b>Lump Sum</b>			
#DIV/0!	X	0.00	=
Less Tax Charge			#DIV/0!
Lump Sum Payable			#DIV/0!

### Spouses Pension

Payable in the event of your death subject to conditions		#DIV/0!
--	--	---------

### Projected Deferred CARE pension

Standard Projected Pension payable from	00/01/1900		£ -
CARE Partner's Pension in the event of your death			£ -

### Overpaid Contributions

Contributions Owing to you will be paid by your employer		£ -
Interest payable		£ -
Total		£ -

## Reformed Benefits for Remedy Period

Name 0  
 Last day of service 00/01/1900  
 Ni Number 0  
 Final Pay £0.00

**Service**                      Years      Days  
 Service                      #DIV/0!   #DIV/0!

### Option 1 No Commutation

Gross Pension		#DIV/0!
Additional	£	-
Deductions (Annual Allowance)	£	-
Deductions (PSO)	£	-
<b>Annual Pension</b>		<b>#DIV/0!</b>

### Option 2 Maximum Scheme Lump Sum

<b>Pension</b>		
Annual Pension		#DIV/0!
Less Commutation		#DIV/0!
Pension Payable Gross Per Annum		#DIV/0!
<b>Lump Sum</b>		
#DIV/0!	X	0.00
		#DIV/0!

### Spouses Pension

Payable in the event of your death subject to conditions		#DIV/0!
--	--	---------

### Projected Deferred CARE pension

Standard Projected Pension payable from 00/01/1900	£	-
CARE Partner's Pension in the event of your death	£	-

### Overpaid Contributions

Contributions Owing to you will be paid by your employer	£	-
Interest payable	£	-
Total	£	-



# Remedy decision form

Please complete this form to indicate your choice of benefits you would like to receive. Once complete, please return the form to us using the Contact us section of our website at [lpppensions.co.uk](http://lpppensions.co.uk) or post it to **LPPA, PO Box 1383, Preston PR2 0WR**

Full name		NI Number	
-----------	--	-----------	--

## 1 Your benefit options

Please tick only one of the boxes below (A or B)

### Legacy benefit option

- A**  I elect to receive my benefits for the Remedy period 1 April 2015 to 31 March 2022 under the legacy scheme benefit structure, ie final salary benefits.

I understand any payment of contributions, including interest owed by me, will be deducted from the lump sum before it is paid to me.

### Reform benefit option

- B**  I elect to receive my benefits for the Remedy period 1 April 2015 to 31 March 2022 under the Reformed benefit structure, ie CARE scheme benefits.

I understand any payment of contributions including interest, owed to me will be paid to me in due course.

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Please note, the benefit options you have been presented with are in line with the regulations set out in the Public Service Pensions and Judicial Offices Act 2022. You may want to take independent financial advice prior to completing your election form as the decision you make is irrevocable and cannot be revisited.

You have 12 weeks from the date of this letter to make a decision, but please be aware that some of the figures are only valid for 28 days. After this date you can still make a decision, but we will need to recalculate any interest payments.

You also have the option, should you need to, to revoke your decision up to 10 days before payment is made.

Your decision about which benefits are best for you will be personal to your circumstances. There are several factors, including your retirement benefits, as well as family benefits to consider.

## 2 Declaration

**I understand that the estimates provided act as my Remediable Service Statement, and I will not be sent a further option. Also, that the decision I make is irrevocable and cannot be revisited.**

Signed:	Date:
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Please return this completed form to the address at the top of the form. Alternatively, you can upload forms and documents via the Contact Us page of [www.lppapensions.co.uk](http://www.lppapensions.co.uk)

[barcode:qrcode]  
*For internal use only*

***Please note, failure to fully complete this form will result in a delay in processing the final payment.***



Local Pensions Partnership  
Administration

Phone: 0300 323 0260

Web: [lppapensions.co.uk](http://lppapensions.co.uk)

Contact us: [lppapensions.co.uk/contact-lppa](http://lppapensions.co.uk/contact-lppa)

## FIREFIGHTERS' PENSION SCHEME – Retirement benefits

Hello «Title» «Surname»

We have been informed by your employer that ~ you have left ~ are leaving employment with them on the \*\*/\*\*/\*\*.

As a result of a legal review of the Firefighters' Pension Scheme (FPS) and this change being implemented from 1 October 2023, the options available to you reflect this. This means that in relation to the benefits built up between 1 April 2015 and 31 March 2022, you can choose whichever option is best for you. This is the 'Remedy period' and for this period you can choose the benefits that you receive from either:

- A 'legacy' scheme (FPS1992/FPS2006); or
- The 'reformed' scheme (FPS 2015)

### Contributions

You should note that the contribution rates for the FPS 1992, FPS 2006 and FPS 2015 schemes are different. Depending on which option you choose, your pension contributions will be recalculated for the Remedy period.

The below table advises how the monies that are due or require a refund, depending on your choice for 'remedy', are calculated (contributions > tax adjustment > interest = balance). The monetary value of each option is shown on the estimates enclosed.

	<b>If you choose your legacy benefits</b>	<b>If you choose Reform FPS 2015</b>
<b>Contributions</b>	This is the difference in the amount of contributions you	This is the difference in the amount of contributions you



	have already paid and the contributions required to determine 1 April 2015 to 31 March 2022 as 'legacy'.	have already paid and the contributions required to determine 1 April 2015 to 31 March 2022 as 'reformed'.
↓	-	+
<b>Tax adjustments</b>	As contributions to pension schemes receive tax relief, you will receive a tax adjustment to reflect the tax relief you would have received on the additional contributions.	As contributions to pension schemes receive tax relief, you will need to pay a tax adjustment based on the contributions being refunded.
↓	+	-
<b>Interest</b>	You will pay interest on the contributions you are required to pay.	You will receive interest on the contributions due to be refunded to you.
↓	=	=
<b>Balance</b>	If you elect to receive legacy benefit for your remedy period, this is the balance to be paid by yourself and will be deducted from the lump sum option you elect for.	If you elect to receive reformed FPS 2015 benefit for your remedy period, this is the balance to be refunded.

The contributions shown on the estimates enclosed have been calculated in line with the regulations. If you owe the pension scheme contributions, interest will be applied at the National Savings and Investments (NS&I) savings rates.

If you are due a refund of contributions, an interest rate of 8 per cent will initially be applied to the amount owed to you for the first 28 days from the date on your Remedial Services Statement. Afterwards, the interest rate will be applied at the NS&I savings rate.

The contribution calculation assumes that tax relief at the relevant rate for the period has been applied.

All contributions have been calculated as at your date of retirement. If any contributions owing are paid later than one month after your date of retirement, the calculation will be updated to reflect any additional interest due.

The default option will be for us to adjust your cash lump sum by deducting any contributions

due and **this deduction has NOT been included in the net amount shown on the statement below**. If we are unable to do this or you want to settle these contributions in a different way, let us know as soon as possible and full details of the payment options will be provided to you.

If you are owed contributions, these contributions plus any interest are NOT included in the net amount shown below. Note, no pension benefits will be paid until the settlement of any relevant pension contributions have been made.

We enclose a Remedial Service Statement showing the benefits payable under Reform and those under Remedy as at **\*\*/\*\*/\*\***. These have been calculated on the salary information provided to us and will be available for immediate payment.

Members who are over the age of 55 but under the age of 60, at retirement, are able to draw on their 2015 scheme benefits with reductions. Members over the age of 60 can draw on their 2015 scheme benefits without reductions. If you are under the age of 55, your 2015 scheme benefits will be deferred until state pension age, with early reduced payment options available from age 55 onwards.

**Survivors' benefits:** The estimated pension stated assumes you are in a legally recognised relationship, as at your last day of service and living together, and is only payable to that person, ie different rates could apply for post-retirement marriages.

The relevant options are shown on the enclosed estimates

### Additional benefits for family

As well as a pension and lump sum, the Firefighters' pension scheme provides additional benefits. You should also consider these benefits when making your decision.

—	FPS 1992	FPS 2006	FPS 2015
Spouse/ civil partner pension	<p>Half your annual pension before it is reduced for any lump sum commutation.</p> <p>For the first 13 weeks it is paid at the value of your pension.</p> <p>Pension is payable for life but ceases on re-</p>	<p>Half your annual pension before it is reduced for any lump sum commutation.</p> <p>For the first 13 weeks it is paid at the same value of your pension.</p> <p>Pension is payable for life.</p>	<p>Half your annual pension after reduction for any lump sum commutation*.</p> <p>Pension is payable for life.</p>

	marriage.		
Cohabiting partners	No entitlement	Half your annual pension before it is reduced for any lump sum commutation*.  For the first 13 weeks it is paid at the value of your pension.  Pension is payable for life.	Half your annual pension after commutation*.  Pension is payable for life.
Death in retirement lump sum payment	No entitlement	No entitlement	If you die within 5 years of retirement, the balance of 5 years' of pension payments would be payable to your spouse/civil partner.
Children's pensions	Paid to children under age 18 or under age 23 and in full time education.	Paid to children under age 18 or under age 23 and in full time education.	Paid to children under age 18 or under age 23 and in full time education.

\*This would be reduced if your spouse/civil partner/declared partner is more than 12 years younger than you.

### **Unmarried partners or 'declared partners'**

In the FPS 2006 and FPS 2015 only, death benefits can also be paid to an unmarried partner, also known as a 'declared partner'. This is someone who you live with that is financially dependent upon you or you have been financially interdependent. You must submit a joint declaration form for an unmarried partner to be eligible to receive death benefits. Forms are available from our website.

### **Limits on the amount of pension you can build up**

The Government sets limits on the amount of pension that can be built up each year. This is known as the Pension Input Amount (PIA). For each year you have built up benefits, you will have received a pension saving statement detailing the amount that you built up if you have exceeded this limit.

If you choose alternative benefits for the remedy period, this may change the amount of pension built up for each of these years.

**[Conditional for members who exceed the AA]**

The data we hold for you indicates that for at least one of the years between 2015 and 2022 (the remedy period), the benefits you built up in the Firefighters' Pension Scheme were close to, or over, the pension input amount. This means that you may be liable for an additional tax payment if you choose to switch to alternative benefits.

To provide you with the information that you need, we have included details of your pension saving statements with these estimates.

**CARE figures quoted**

We have been advised that the Treasury Career Average Revalued Earnings (CARE) Revaluation Orders issued in 2021 and 2022 were incorrect as they used provisional Average Weekly Earnings (AWE) growth estimates published by the ONS the preceding November respectively, rather than revised AWE figures published the preceding December. This deviates from the approach taken from 2015 to 2020 and in 2023. The overall effect is that revaluation for affected members is up to 0.6 per cent lower than it would have been if revised ONS figures had been used.

Year	Rate applied	Rate that should have been applied
2021	2.4%	2.6%
2022	4.1%	4.5%

We are awaiting guidance on how to rectify the issue as the Home Office have advised that is not straightforward legislatively, as past Treasury Orders likely cannot be amended through future Treasury Orders or scheme regulations, but they believe that remedy can be provided through additional pension accrual under Section 3 PSPA 2013.

In the meantime, please be aware that the figures quoted under both the Legacy and Reform options do not include the amended rates above. If you wish to delay your decision until the change has been made, please let us know. Once you have made an election, it can only be revoked up to 10 days before payment is made.

**Making a choice – what action you need to take**

After reading this document, please complete and return the **enclosed Remedy decision form, indicating your choice of benefits that you would like to receive.**

**Also enclosed is a form to enable you to make payment of your retirement and commutation options and requests relevant personal details in order for us to do this.**

**Please ensure both forms are completed and returned in order for your benefits to be processed.**

These estimates act as your Remediable Service Statement, and you will not be sent a further option.

You have to make a decision, but we want to let you know that some of the figures quoted are only valid for 28 days from the date of this letter. After this date you can still make a decision, but we will need to recalculate any interest payments. Your decision must be made within 12 weeks from the date of this letter.

You also have the option, should you need to, to revoke your decision up to 10 days before payment of your pension benefits are made.

Your decision about which benefits are best for you will be personal to your circumstances. There are a number of factors to consider, which we have highlighted in more detail within this document.

LPPA are not permitted or qualified to give financial advice. Should you wish to consult with an Independent Financial Advisor, you may find details of available advisors online at [unbiased.co.uk](https://unbiased.co.uk).

If you would like more information on Remedy, this is available online at <https://fpsmember.org/>

On this site you'll find frequently asked questions, useful animations explaining your remedial service statement, and a handy calculator.

### **The legal bit**

A number of legal documents determine the correct process for Remedy. A key document is the PSPJO 29 – this provides full details of the Act that outlines Remedy:

[legislation.gov.uk/ukpga/2022/7/section/29/enacted](https://legislation.gov.uk/ukpga/2022/7/section/29/enacted)

The benefit options you have been presented with are in line with the regulations set out in the Public Service Pensions and Judicial Offices Act 2022:

[legislation.gov.uk/ukpga/2022/7/contents/enacted](https://legislation.gov.uk/ukpga/2022/7/contents/enacted) You may want to take independent financial advice prior to completing your election form as the decision you make is irrevocable and cannot be revisited.

If you think you have been negatively impacted by Remedy, in the first instance, you should speak with your scheme manager (usually a person within your Fire and Rescue Authority). Your scheme manager will follow an independent dispute resolution process (IDRP) to try and resolve your complaint.

If your scheme manager cannot resolve your query, you can raise a formal complaint with the Pensions Ombudsman.

Yours sincerely

LPPA Operations Team

