



Cheshire Fire

Pension Board Report

2022-2023 (Q4)

2023-2024 (Q1)

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01 Overview

Regulations and Guidance

January 2023

LGA issued bulletin 65

Key points:-

Ill-health reassessment factsheet updated:

The factsheet has been updated to include FPS2006 special members.

Template member consent letters

Letters for scenarios one, two, seven and nine as referred to in the ill-health reassessment factsheet have been added to the retrospective remedy webpage.

Potential Industrial Action:

LGA are planning to provide sample communications for FRA's if industrial action goes ahead and members wishing to repay the missing period of service.

Actions required: -

Template Ill-Health reassessment letters:

FRA's to identify affected members of the pension scheme who may need to be sent for an ill-health reassessment and arrange for the appropriate member consent letter to be sent to him.

SAB levy 2022-23 – request for Purchase Order numbers:

FRA's to provide a valid purchase order number, stating the number of employees eligible to join one of the Firefighters' Pension Schemes as of 1st April 2022, using the form provided with the SAB 2022-23 levy letter.

February 2023

XPS attended the Fire Technical Working Group – 17th February 2023

LGA issued bulletin 66

Key points:-

New webpage on the FPS member website

The webpage relating to the 2015 remedy is now available for members on FPS member website.

FPS Contribution Bandings for 2023-24

The contribution banding factsheet which confirms the contribution rates that apply for 2023-24 as set out in the scheme regulations is now available and confirms that there are no changes to the relevant rates for 2023

Matthews pre-work factsheet for FRA's

Matthews pre-work factsheet is now available which is designed to help FRA's to identify the work which should be done before the Matthews legislation comes into force.

Actions required: -

Data collection for 2015 remedy

FRA's to ensure that the data collection template is completed and sent to administrators so that administrators and FRA's are prepared for the implementation of remedy from 1 October 2023

Pension scheme migration

Migrate to the managing pension schemes service as soon as possible

The Bereavement benefits remedial order 2022

FRA's and administrators to share this information in communication with pensioners

March 2023

LGA issued bulletin 67

Key points:-

The Pension Increase (Review) Order 2023

This order was laid before parliament on 20th March 2023 coming into force on 10th April 2023, 10.1%.

Judgement on cost cap mechanism

On 10th March 2023 the High Court ruled that HM Treasury's decision to include the McCloud/Sargeant remedy in the cost cap mechanism was not unlawful.

SCAPE Discount Rate methodology consultation response

On 30th March 2023, the UK Government announced the publication of its response to the June 2021 consultation.

Actions required: -

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

All interested parties are encouraged to respond to the consultation by the deadline of 23 May 2023.

Top up grant 2023 – Collection of pensions accounting data:

FRA's to start preparing their pensions income/expenditure data in order to submit their returns by the Home Office deadline.

Spring budget 2023:

FRA's and administrators to share this information with the relevant parties within their organisation.

DWP announces delays to dashboard connection deadlines:

FRA's and administrators to make sure that relevant parties within their organisation are aware of the announcement and TPR's actions.

April 2023

LGA issued bulletin 68

Bulletin 68 covered many topics most with actions arising, see below:-

Actions arising

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

FRA's are encouraged to respond to the consultation by the deadline of 23rd May 2023.

XPS will be providing their response as third party administrator.

Consultation on Retained Firefighters' Pensions: Proposed changes to the Firefighters' Pension Scheme (England) 2006

FRA's are encouraged to respond by the deadline of 9th June 2023

XPS will be providing their response as third party administrator.

Commutation on retirement factors and guidance update

Following the announcement of the revised SCAPE rate, the Government Actuary's Department (GAD) published revised commutation on retirement from FPS 1992 factors and guidance. The factors are effective from 3 April 2023, inclusive.

XPS confirm that they are using the correct factors

Secondary Contracts – Injury and Death Benefits

LGA suggest that FRA's review their contracts to ensure that a secondary contract has been awarded correctly.

No further action required by XPS

Matthews Poster

LGA has been published a Matthews Poster which can be found under the Second options exercise resources on the special members of FPS 2006 page

Each FRA can personalise the poster and publicise the second options exercise at their fire authority and fire stations.

Annual Allowance - Impact of the backdated pay award

FRA's and administrators to consider the factsheet when determining their calculations for Annual Allowance where a backdated pay award has occurred.

Generic Text for Retirement and Estimates Letters

The Fire Communications Working Group has agreed template wording for FRA's or Administrators to include within their estimate/retirement letters to cover re-employment.

FRA's and/or administrators need to consider whether to include this in their letters.

Request for contact details

FRA's are requested to remind members, in correspondence, which is sent out, to keep their administrators updated of any change in address or contact details.

FRA's to include a request in correspondence to all members.

Other News

Firefighter pensions will be increased in line with the annual increase in the Consumer Prices Index up to September 2022. The increase from 10 April 2023 is 10.1 per cent except for pensions which have been in payment for less than a year, which will receive a pro-rata increase.

HMRC retained firefighter bulletin

We are aware that HMRC have recently sent out emails to Fire Authorities in England, Wales and Northern Ireland asking for further information in relation to National Insurance refunds for retrospective entry into the pension scheme.

Each Fire Authority scheme has received information bespoke to them.

HMRC have provided further clarity around the information they have requested which can be located in the first options exercise resource area of the Regulations and Guidance website..

May 2023

XPS attended the Fire and Police Pensions Data Conference on Wednesday 17 May 2023 at 18 Smith Square, Westminster, London

LGA issued Bulletin 69

Bulletin 69 covered many topics most with actions arising, see below:-

Consultation on the Firefighters' Pension Schemes (Remediable Service) Regulations 2023

FRA's and administrators should familiarise themselves with the response, ahead of the Home Office's response to the consultation.

The Pension Regulator data requirements – 2023 scheme return

FRA's and administrators to review the data scoring guidance for 2023 ahead of the scheme return.

Ill health re-assessment IQMP template referral letters available

FRA's should send these and the relevant accompanying documentation to the IQMP using the relevant IQMP template referral letter

Data Conference Slides

FRA's to view the slides and consider data more strategically now and in the future

Age Discrimination remedy – data sharing

Administrators to share pensionable data for members who are subject to age discrimination remedy and have had an interbrigade transfer during the remedy period with their current FRA's administrator on request.

Automatic enrolment – Call for evidence

FRAs to be aware of this call for evidence.

The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No. 2) Regulations 2023

Interested parties to review the consultation and establish whether you wish to respond to the consultation by 19 June 2023.

XPS will providing their response as third party administrator

Government Actuaries Department (GAD) – updated factors

On 25 May 2023, Home Office confirmed that the following factors had been updated.

- CETVs, Pensioner cash equivalents, Pension credits, Pension debits

June 2023

LGA issued Bulletin 70

Bulletin 70 covered many topics most with actions arising, see below:-

Consultation on the retained Firefighters' Pensions: Proposed changes to the Firefighters' Pension Scheme (England) 2006:

FRAs and administrators to familiarise themselves with the LGA's response to the consultation ahead of the Home Office's response.

Consultation on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023:

FRAs and administrators to familiarise themselves with the LGA's response to the consultation ahead of the HMRC's response.

Data Collection for 2015 remedy:

FRAs to ensure that the data collection template is completed and sent to administrators by their set deadlines, so that they are prepared for the implementation of remedy from 1 October 2023.

Firefighters Pay Scales:

FRAs to make themselves familiar with the pay scales available ahead of the Special members FPS 2006 (Matthews) remedy exercise to commence in October 2023.

Pay scales have been located going back to 1962. These have been added to Firefighter Pay Scales page on the member restricted area on the Firefighters' Regulations and Guidance website.

Home Office collection of FPS forecasts for 2023-24 to 2028-29:

FRAs should start preparing to collate the necessary information, this is similar to that provided last year.

Consultation on the retained Firefighters' Pensions: Proposed changes to the Firefighters' Pension Scheme (England) 2006:

FRAs and administrators to familiarise themselves with the SAB's response to the consultation ahead of the Home Office's response.

Consultation on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023:

FRAs and administrators to familiarise themselves with the SAB's response to the consultation ahead of the HMRC's response.

Added Years Factsheet:

FRAs and Administrators to ensure they are using the updated version on their websites. LGA have updated the Added Years Factsheet to include the rate for 2023, this can be found on the factsheet page of the Firefighters Pensions Regulations and Guidance website.

Government Actuary's Department (GAD): Data Projects and Long-Term Strategy:

FRAs are advised to read GAD's write up of the event and their broader focus on data.

Remedy readiness self-assessment tool:

Scheme managers to complete the self-assessment tool and report back to their senior teams and local pensions boards.

Data Conference Q and As: Pension Dashboards:

FRAs and administrators may wish to review the Q and A's for information.

Remedy member examples by GAD:

FRAs and administrators should read these with reference to slide 15 from the coffee morning of 26 January 2023.

The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No. 2) Regulations 2023

XPS as third-party administrators provided their response on 16 June 2023.

Other news and updates on Pension Dashboards and The Pension Regulator are included in the bulletin.

02 Member Self Service

Quarter 1	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	345	5	17	291	653	53.6%
Deferred	151	6	6	413	570	27.5%
Pensioner	284	6	8	516	808	35.9%
Widow/Dep	9	0	0	109	118	7.6%
Total	789	17	31	1,329	2,149	37.5%

<i>Fire Averages for comparison with FRA'</i>						
	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	13.8%	0.1%	0.9%	14.2%	750	13.8%
Deferred	5.6%	0.1%	0.3%	14.0%	306	5.6%
Pensioner	13.6%	0.2%	0.6%	29.5%	738	13.6%
Widow/Dep	0.6%	0.0%	0.0%	6.7%	35	0.6%

Age profile for active members who have registered for MSS			
Under 22	0.31%	Aged 46 - 50	23.27%
Aged 23 - 25	2.20%	Aged 51 - 55	12.58%
Aged 26 - 30	7.55%	Aged 56 - 60	4.09%
Aged 31 - 35	14.47%	Aged 61 - 65	0.94%
Aged 36 - 40	13.84%	Aged 65+	0.31%
Aged 41 - 45	20.44%		

03 Common Data

Cheshire Fire				
Data Test	Common data score			
	Max Population	Total Fails	% OK	
NINO	2478	3	99.88%	
Surname	2478	0	100.00%	
Forename / Inits	2478	0	100.00%	
Sex	2478	0	100.00%	
Title	2478	0	100.00%	
DoB Present	2478	0	100.00%	
DJS	2478	0	100.00%	
Status	2478	0	100.00%	
Last Status Event	2478	4	99.84%	
Status Date	2478	24	99.03%	
No Address	2478	0	100.00%	
No Postcode	2478	7	99.72%	
Address (All)	2478	54	97.82%	
Postcode (All)	2478	59	97.62%	
Members with a Fail	2478	34	98.63%	
Members with Multiple Fails	2478	55	97.78%	

04 Membership

Quarter 1 2023 - 2024

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	55 ▼	734 ▲	107 ▼	2 -
New-NFPS	2 -	229 ▲	53 -	4 ▲	2 ▲
CARE - 2015	654 ▲	285 ▲	21 ▲	2 -	0 -
Total	656 ▲	569 ▲	808 ▲	113 ▼	4 ▲

Quarter 4 2022 - 2023

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	56 ▼	730 ▲	109 ▼	2 -
New-NFPS	2 ▲	225 ▼	53 ▲	3 -	0 -
CARE - 2015	626 ▼	273 ▲	17 ▲	2 -	0 -
Total	628 ▼	554 ▲	800 ▲	114 ▼	2 -

Quarter 3 2022 - 2023

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	59 -	726 ▲	111 ▲	2 ▼
New-NFPS	1 -	227 ▼	51 -	3 -	0 -
CARE - 2015	649 ▲	254 ▲	16 ▲	2 -	0 -
Total	650 ▲	540 ▲	793 ▲	116 ▲	2 ▼

Quarter 2 2022 - 2023

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	59 -	719 ▼	110 ▼	3 -
New-NFPS	1 ▼	229 ▲	51 ▲	3 -	0 -
CARE - 2015	637 ▲	243 ▲	13 ▲	2 -	0 -
Total	638 ▲	531 ▲	783 ▲	115 ▼	3 -

Quarter 1 2022 - 2023

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 ▼	59 ▲	720 ▲	112 ▲	3 -
New-NFPS	3 ▼	228 ▲	48 ▲	3 -	0 -
CARE - 2015	612 ▼	234 ▲	10 ▲	2 -	0 -
Total	615 ▼	521 ▲	778 ▲	117 ▲	3 -

Previous Quarter 4

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	9 ▼	57 ▼	718 ▲	110 ▲	3 -
New-NFPS	9 ▼	224 -	46 ▲	3 -	0 -
CARE - 2015	622 ▼	215 ▲	9 -	2 -	0 -
Total	640 -	496 -	773 -	115 -	3 -

05 Completed Cases Overview

2022/23

Cheshire Fire	Cases completed	Cases completed within target	Cases completed outside target	Cases: % within target
April	35	29	6	83%
May	67	51	16	76%
June	43	36	7	84%
Quarter 1	145	116	29	80%
July	42	37	5	88%
August	38	37	1	97%
September	41	37	4	90%
Quarter 2	121	111	10	92%
October	91	90	1	99%
November	66	62	4	94%
December	57	54	3	95%
Quarter 3	214	206	8	96%
January	101	100	1	99%
February	38	37	1	97%
March	73	70	3	96%
Quarter 4	212	207	5	98%
Year - Total	692	640	52	92%

2023/24

Cheshire Fire	Cases completed	Cases completed within target	Cases completed outside target	Cases: % within target
April	48	40	8	83%
May	116	113	3	97%
June	61	50	11	82%
Quarter 1	225	203	22	90%
Year - Total	225	203	22	90%

Further details of the cases completed outside of the KPI are below:

Month	Area	Detail
January	Transfer In	One transfer into the scheme update that was delayed and finalised outside of the normal timeframe. There was no impact on payment.
February	Deferred	One deferment of a members record that was completed outside of the normal timeframe. There was no impact on payment.
March	General	Three general cases completed late. One was a request for a breakdown of a calculation from Cheshire Fire. One was a request from a member to explain how contracting out had

		affected their pension. One was a request from a member for an update on their ongoing transfer into the scheme. No impacts on payments in all cases.
April	Estimates	Three estimates relating to two members, one of whom had Annual Allowance debits that required further calculations and additional checking. No impact on payment.
	General	One enquiry regarding rule on transferring into the scheme. No impact on payment.
	Transfers In	One transfer into the scheme calculation. No impact on payment.
May	Estimates	One estimate for a member with a split pension and temporary promotion calculation that required additional checking. No impact on payment.
	General	One response to another FRA on an interbrigade transfer query. One update to a member record dealt with on the incorrect workflow. No impact on payment.
June	Deferred	Four deferments of records, three of which related to the deferring of 2015 records where the 1992 scheme was being brought into payment. No impact on payment.
	General	One query from the FRA around the transfer value paid on an interbrigade transfer to a Scottish FRA. One query from member on scheme rules. No impact on payment.
	Transfers Out	A cross border transfer out quote to a Welsh FRA considering PSO and AA debits which required additional checking. No impact on payment.

06 Completed Cases by Month

January 2023

Cheshire Fire

Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	1	1	100
Deferred Benefits	10	90	9	9	100
Divorce Cases	30	100	0	0	0
Estimates	10	100	1	1	100
General	10	100	15	15	100
Processing new entrants	10	90	1	1	100
Refunds	10	100	0	0	0
Retirement Actual	10	100	3	3	100
Retirement Options	10	100	2	2	100
Transfers – in (Calculation)	10	90	1	1	100
Transfers – in (Payment received)	10	90	5	4	80
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	63	63	100

February 2023

Cheshire Fire

Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	2	2	100
Deferred Benefits	10	90	6	5	83
Divorce Cases	30	100	1	1	100
Estimates	10	100	2	2	100
General	10	100	10	10	100
Processing new entrants	10	90	0	0	0
Refunds	10	100	0	0	0
Retirement Actual	10	100	0	0	0
Retirement Options	10	100	4	4	100
Transfers – in (Calculation)	10	90	1	1	100
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	12	12	100

March 2023

Cheshire Fire

Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	1	1	100
Deferred Benefits	10	90	9	9	100
Divorce Cases	30	100	3	3	100
Estimates	10	100	3	3	100
General	10	100	15	12	80
Processing new entrants	10	90	2	2	100
Refunds	10	100	0	0	0
Retirement Actual	10	100	6	6	100
Retirement Options	10	100	5	5	100
Transfers – in (Calculation)	10	90	1	1	100
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	28	28	100

April 2023

Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	1	1	100
Death of a pensioner	5	100	1	1	100
Deferred Benefits	10	90	0	0	0
Divorce Cases	30	100	11	8	73
Estimates	10	100	10	6	60
General	10	100	9	9	100
Processing new entrants	10	90	0	0	0
Refunds	10	100	2	2	100
Retirement Actual	10	100	1	1	100
Retirement Options	10	100	2	1	50
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	11	11	100
Variations	10	90	1	1	100

May 2023

Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	2	2	100
Deferred Benefits	10	90	13	13	100
Divorce Cases	30	100	0	0	0
Estimates	10	100	3	2	67
General	10	100	13	11	85
Processing new entrants	10	90	37	37	100
Refunds	10	100	0	0	0
Retirement Actual	10	100	2	2	100
Retirement Options	10	100	4	4	100
Transfers – in (Calculation)	10	90	2	2	100
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	40	40	100

June 2023

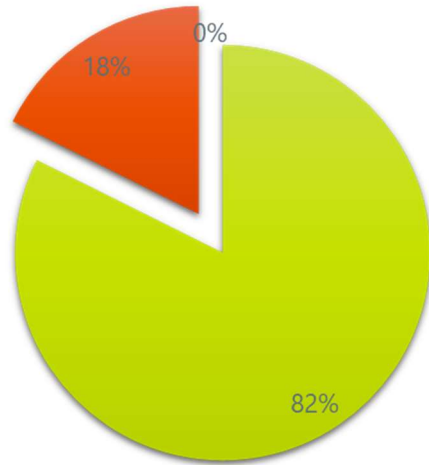
Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	1	1	100
Deferred Benefits	10	90	8	0	0
Divorce Cases	30	100	0	0	0
Estimates	10	100	3	3	100
General	10	100	13	11	85
Processing new entrants	10	90	3	3	100
Refunds	10	100	0	0	0
Retirement Actual	10	100	1	1	100
Retirement Options	10	100	1	1	100
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	1	1	100
Transfers – Out (Calculation)	10	100	1	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	29	29	100

07 Complaints

Full Name	Description	Date received	Date completed	Comment
Nil return				

08 Telephony

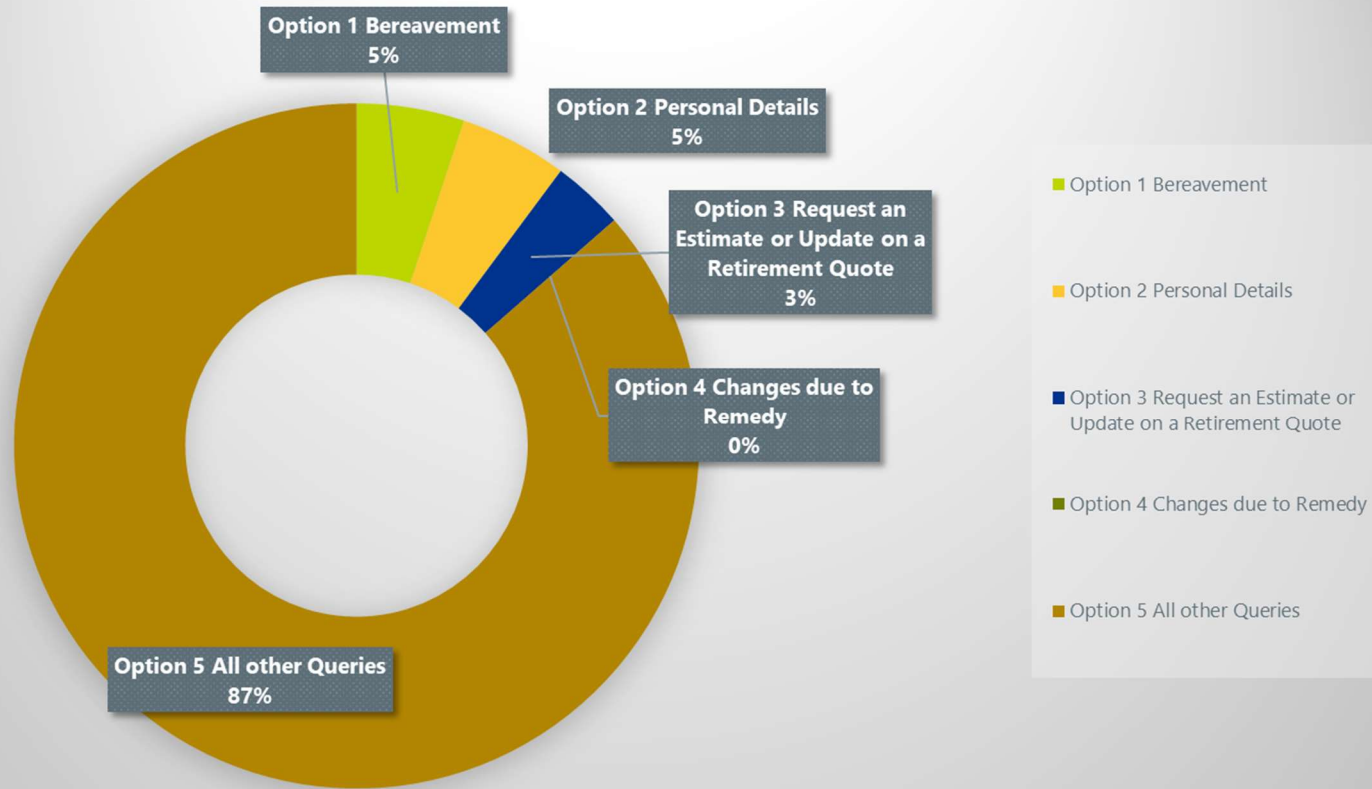
Q1 2023



■ Answered ■ Abandoned ■ Short Abandoned

Total Calls	68
Answered Calls	56
Abandoned Calls	12
Short Abandoned Calls	0
Average Wait Time	00:05:20
Average Duration	00:13:05
Average Abandon Time	00:01:27

Summary of Performance	
Highlights / Key Achievements	Challenges
<ul style="list-style-type: none"> Of the 12 abandoned calls, <ul style="list-style-type: none"> 3 Abandoned calls presented out of hours 4 Calls abandoned during the IVR 5 Calls abandoned in waiting 	





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