



Cheshire Fire & Rescue Service

Our Ref: AH/HW

Your Ref:

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Dear Colleagues,

Firefighter Pensions Update

This letter provides an update to current Cheshire Fire and Rescue Service employees who are members of, or are eligible to join, the Firefighters Pension(s) Scheme on the following:

- Public Service Pensions & Judicial Offices Bill
- Framework for Managing Immediate Detriment Cases
- Ensuring you keep records for Tax Purposes
- Ensuring your key employment details are correct
- Registering with My Own Pension Online
- The Future.

To ensure that everyone has access to information about the pension changes we have set up a communications page that can be accessed from the front page of the intranet. All future updates relating to the current pensions situation will be posted here so please take time to check back periodically.

Public Service Pensions & Judicial Offices Bill

On 19 July 2021, HM Treasury (HMT) introduced the Public Service Pensions & Judicial Offices Bill (PSP&JO Bill) to the House of Lords. This can be found online at bills.parliament.uk/bills/3032/publications and sets out in law how the government intends to remove the discriminatory impact found by the courts in the way that the 2015 reforms were introduced for some members (i.e. remedy). However, the legislation is not expected to become law until October 2023.

LGA/FBU Framework for Managing Immediate Detriment Cases

The LGA and FBU have recently agreed a framework for managing immediate detriment issues and have issued a signed Memorandum of Understanding to all services in England last week. We are currently reviewing the updated guidance, the framework and are looking at the governance arrangements that would be required for us to adopt the framework within Cheshire. This will be considered by the Fire Authority on 8 November and we will provide a more detailed update in due course.

Ensuring you keep records for Tax Purposes

In the meantime, as your tax position is unique to you and your personal circumstances, you are advised to keep copies of all relevant records used for tax purposes. The Deferred Choice Underpin (DCU) means that you will be able to choose either your old pension scheme benefits, if applicable, or the 2015 benefits for the remedy period and may result in changes to, for example, your pension contributions. If it is not possible to manage this through the payroll you may be responsible for claiming tax relief direct with HMRC. It may also affect your annual and lifetime allowances and other tax and tax relief matters.

Ensuring your key employment details are correct

Due to the potentially complex nature of these issues, we need to be confident that your personal data held by XPS and Cheshire FRS is accurate and up to date. To assist with this process, please check:

1. Your pension Annual Benefits Statement produced by XPS – This has key personal, employment and service data. If there are any errors, please raise your queries in the first instance with XPS via their website: [My Own Pension - Firefighter Member - Contact Us](#)
2. Your personal contact details, address and employment data held on Self Serve. If there are any errors with this data please raise your queries with your line manager in the first instance or contact the HR Payroll and Pensions Team at payroll.pensions@cheshirefire.gov.uk

Registering with My Own Pension Online

It is extremely important that you make XPS aware of any changes to your personal details including change of postal address or email. The quickest and easiest way to do this is to register to My Own Pension Online. Where you will be able to view and update your personal details, which includes changing your death grant expression of wish, if needed. You can do this via their website: [My Own Pension - Firefighter Member - Member Self Service](#)

Notification of Retirement

The initial priority and focus relating to immediate detriment is on staff approaching retirement and those that have already retired. Therefore, any members who are considering retirement are encouraged to notify their manager and the payroll and pension team as soon as possible. Whilst contractually the vast majority of staff only need to give one-month notice of retirement,, at this time due to the complexities involved in pension calculations and the backlog of cases, a minimum of 3 months notice is requested. This is to give the individual and the service the best possible chance of delivering the correct pension benefits to members during this period.

This suggested timeframe has been discussed and agreed in conjunction with the FBU.

Although the priority is currently on staff who are within 3 months of retirement, it is understood that there are individuals who are considering retiring within the next 12 months who would also like access to their pension figures. To assist with this, we have agreed with the FBU our intent to put in place an in-house facility for the provision of indicative figures for staff who are considering retirement. Although staff will not be provided with definitive final figures, the information provided will be sufficient to provide a helpful insight and to assist with personal decisions relating to retirement. We expect that this facility will be available within the next 6-8 weeks.

The Future

From 1 April 2022, it is anticipated that all legacy pension scheme members will move to the Firefighters Pension Scheme 2015. Please be reassured that any legacy benefits you will have accrued under the 1992 Firefighter Pension Scheme prior to moving over will be protected under the remedy arrangements.

Going forward, please continue to check the new pensions page on the intranet as we will ensure any changes and updates are communicated there. We will also start to target communication so we can be assured that those who are affected by the changes will receive regular updates that are relevant to them.

Yours sincerely,



Andrea Harvey
Director of Transformation