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We know it has been said before, but we do understand the frustration this must be causing, and we are doing all we can to limit the amount of time it will take to resolve.

# 1) Update on Annual Benefit Statements for members of the Firefighters' Pension Schemes

WYPF (West Yorkshire Pension Fund) is aiming to issue all statements by 30 June 2025.

Members affected by the Age Discrimination Remedy have been expecting to receive a combined Annual Benefit Statement with a new Remedial Service Statement (ABS/RSS).

Until very recently we were expecting these to be issued by 31 March 2025. Our pension administrators, WYPF, however, advised us last week that regretfully they will not be able to produce these statements by the deadline of 31 March 2025. This is due to an issue with upgrading their software to comply with the legislative changes.

We appreciate the seriousness of this matter and will be reporting this to The Pensions Regulator as a breach.

## 2) Communication

We issued an all-staff communication as soon as we became aware of this position on 21 March 2025. This was also published on our website and shared with retired employees' network (Old Friends) and posted in the Friends of East Sussex Fire and Rescue Service Facebook group.

We understand WYPF will send a communication send to all active and retired members explaining in more detail your specific circumstances and impact.

# 3) What will the RSS tell you?

The statement will show the benefits you are entitled to for the Remedy period (April 2015 to March 2022) in both the reform scheme (FPS 2015) and your legacy scheme (FPS 1992 or FPS 2006) at 31 March 2024 and projected to your 60<sup>th</sup> birthday.

Your ABS/RSS is for information purposes only. You do not need to make any decisions about which benefits you want to take until you retire, although you can choose to pay any difference in contributions within 3 months of the statement being received.

Those members who do not have any legacy scheme service will already have received an Annual Benefit Statement in August, but WYPF will be individually contacting those affected by the delay.

## 4) Useful links

The ABS/RSS template has been designed nationally for all FRAs and administrators to use.

If you would like to see this so you can start to understand the information it has in it, you can visit the national member site here:

https://fpsmember.org/remedy/annual-benefit-statement-remediable-service-statement

For general information about Sargeant Remedy visit <a href="https://fpsmember.org/remedy">https://fpsmember.org/remedy</a>

If you want to seek further general information regarding the pension scheme you are in and details regarding the remedies you may be affected by, please visit the Firefighters Pension Scheme website.

<u>Firefighters' Pension Scheme | Local Government Association</u>

# 5) Additional information for Immediate Choice (Those who have retired already)

Whilst we are reliant on WYPF to resolve their software issues in order to process your particular remedy, we are doing all we can to ensure that when this is resolved, remedy will be applied as quickly as possible. You will likely be aware that all who have been affected by immediate choice have been categorised as Red, Amber and Green. The rationale for this categorisation is the following:

### Red

Legacy FPS 2006 members with **no** eligibility for Matthews 2 or outstanding election

Legacy RDS modified members with **no** eligibility for Matthews 2 or outstanding election

Legacy FPS 1992 members who retired with restricted commutation (i.e. age 50 with 25 years' service)

Legacy FPS 1992 members who remain within authorised limits (i.e. no lump sum or with HMRC limit)

### Amber (please see additional note below)

Higher tier ill health (single source ill health)

Protected and \*taper protected legacy FPS 1992 members who elected for maximum lump sum (i.e. paid an unauthorised tax charge) \*who at point of retirement had not tapered into FPS 2015

Legacy FPS 2006 members **with** an outstanding Matthews 2 election Legacy RDS modified members **with** an outstanding Matthews 2 election

#### Green

Unprotected and \*taper protected legacy FPS 1992 members who elected for maximum lump sum i.e. paid an unauthorised tax charge) \*who at point of retirement had tapered into FPS 2015

You will likely be able to determine which category you are in through the detail. For your information, East Sussex Fire and Rescue Service has instructed WYPF to process all of your cases before HMRC legislation is finalised

In addition to this authorisation, we are also carrying out a review exercise of all the information we have shared with WYPF to ensure that all information remains accurate and will not lead to any further delay in the processing of your case

For those Amber cases with an outstanding Matthews 2 election, WYPF has informed us that they cannot be processed until the Matthews 2 election has been resolved. Nationally the deadline for resolving Matthews 2 cases is being extended potentially for a further 12 months. We are working to ensure that we can send out estimates to those affected as soon as possible but because of the large numbers involved this may take some months to achieve. We will contact you again once we have a clearer timeline.

## 6) Further Action

If you are not happy with the way your pension scheme membership has been dealt with, please let us know before making a complaint under the Internal Dispute Resolution Procedures (IDRP).

An informal enquiry of this kind may save you time and trouble and allows us to focus our resources on resolving the bigger issues which we know are affecting many of you.

Making an informal enquiry does not affect your right to have your dispute heard under IDRP.

You can find more information on the process here

Internal Dispute and Resolution Procedure | East Sussex Fire & Rescue Service