



NPCC Police Pensions Bulletin 6 – 11/04/2024

Welcome

We would like to welcome all our readers to the NPCC Police Pensions Bulletin number 6.

If you have any topics that you would like to see in future issues or you have any suggestions for additions to the website or additional guidance that is required, you can now let us know by completing the online [request survey](#).

If you have colleagues who would benefit from seeing this bulletin, but have not received it directly, they can request to be added to the distribution list by sending an email to npccpensions@npcc.police.uk.

Actions for Local Pension Boards

- Ensure the [RSS return](#) is completed and returned to NPCC and reported to the local pension board.
- Complete the return for [Contingent Decision reporting](#).
- Familiarise yourselves with the new [Code of Practice](#) from TPR and add the code as an standing agenda item for discussion / training.
- Ensure scheme managers provide regular reporting to the board on [remedy progress](#).

Actions for Scheme Managers

- Complete the [SLA information](#) if your force has not yet provided this.
- Complete the monthly return for [RSS reporting](#).
- Familiarise yourselves with the new [Code of Practice](#) from TPR.
- Complete the [payroll contacts survey](#) if your force has not yet provided this.
- Complete the [remedy leads survey](#) if your force has not yet provided this.

Actions for Pension Administrators

- Familiarise yourselves with the new [Code of Practice](#) from TPR.

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Latest updates for McCloud remedy

GAD Calculators

GAD are still working on the interest calculator which we understand will calculate the commercial rate of interest. GAD have some minor points of clarification that are needed from HMRC and HMT and once they have these it is hoped that the calculator will be issued as soon as possible.

In the interim, GAD have released an [interest calculator](#) which can be used in cases to calculate the gross interest for pension payments, lump sum and contributions. It does not calculate the commercial rate or the unauthorised payment. The user guide instructions are also on the [K-Hub](#) in a separate discussion thread.

Tax on interest communications

We are aware that members may be asking some questions about the tax on interest and how it affects them. Along with the [FAQs](#) on the website about tax on interest payments, which you can direct members to, we have provided some additional communications which you may wish to share with members as follows:

The revised timetabling for immediate choice members to receive their Remediable Service Statements is available in the [Remedy timeline](#) member remedy factsheet. This timeline is intended as a national indicative timeline and therefore there may be local variations.

In addition, we are experiencing some additional delays due to some late policy clarification from HM Treasury (HMT) and HMRC about tax payments that occur on the interest that is applied to arrears of pension and lump sum payments. [Newsletter 156](#) published on 23 February 2024 by HMRC, confirms that this relates to an unauthorised payment charge payable on interest paid on pension arrears and additional lump sums. FAQs explaining [what is an unauthorised payment?](#) and [What is the tax on interest payment?](#) can be found on the new national police pension website – <https://pensioninfo.co.uk/>.

We are waiting for two items that need clarification before we can proceed:

- confirmation that the Scheme Sanction Charge will not apply to these payments.

- a Government Actuary Department (GAD) calculator tool which will calculate the [commercial rate of interest](#).

We are working closely with the NPCC national pensions team to understand the technical details of the additional calculations required to ensure that we can provide our members with accurate information. The NPCC national pensions team are pressing HMT, HMRC and the Home Office to resolve the outstanding issues as quickly as possible.

We would like to reassure all members that despite these new issues, we are still on track to provide Remediable Service Statements ahead of the legislative deadline of 31 March 2025.

Remediable Service Statements

The NPCC pension team are making very good progress on the ABS-RSS template. We have an initial designed document and a data specification along with the conditional text document and a 2006 scheme member indicative choice form. These have been circulated to the software suppliers and our stakeholder group for review and feedback. Subject to any major amendments we will be publishing the final versions by the end of April 2024.

We are also working with Clay10 to provide an animation video which will explain the principles of why members have a contribution adjustment. This will complement the [contribution adjustment member remedy factsheet](#) which explains the adjustments in more detail.

We will also be providing some additional materials specifically for the 2006 scheme members who have some different considerations to take into account as far as when they might want to make their contribution adjustment.

Data requests

SLA information

12 forces are yet to submit their SLA data, even if you are an XPS force, you can still submit your SLA data independently. Scheme Managers should check if your force is still outstanding on the 'forces with missing SLA data' tab and then complete the 'SLA information' tab on the [SLA and RSS information](#) spreadsheet. Please provide this as soon as possible and once complete please email it to npccpensions@npcc.police.uk.

The 12 forces that have not supplied their SLA data at the time of publication are:

City of London	Merseyside	Northamptonshire
Cleveland	National Crime Agency	Suffolk
Humberside	Norfolk	West Midlands
Lincolnshire	North Wales	West Yorkshire

Remediable Service Statement monthly reporting

Each month we are receiving fewer and fewer responses. It is really important that we receive this information on a monthly basis – even if you have a nil return. We need this to help represent forces at regular meetings we have with other Public Sector Schemes and central government. **Please ensure that someone at your force is collating this information**, we recommend that Local Pension Boards include this on their agenda.

The monthly request for RSS data can be found on the [SLA and RSS information](#) spreadsheet. Scheme Managers should liaise with their pension administrator to populate the table for the RSS' issued in March 2024.

The deadline for submitting this data is **30 April 2024**, once complete please email it to npccpensions@npcc.police.uk.

Contingent Decision quarterly reporting

In February we asked for all forces to make a quarterly return for Q3 2023/24 about Contingent Decisions. We asked for this to come via the Local Pension Board. To date we have only received four responses.

It is now time to complete your quarterly return for Contingent Decision claims received in Q4 2023/24.

Even if your return is zeros, please do let us have the completed [Contingent Decision quarterly return](#) for Q3 2023/24 and Q4 2023/24 as soon as possible and by 30 April 2024 at the latest.

Payroll contacts

On 17 March 2024 we emailed payroll contacts at forces and asked for a survey to be completed. This is about collating information for the best person to contact at each force for the provision of the McCloud bulk data and the GAD contribution data specifically where an officer has transferred to or from another force during the remedy period.

We have not yet received responses from the following 19 forces (as at the date of publication):

City of London	Gwent	North Wales	Sussex
Cumbria	Hants & IoW	Northamptonshire	Thames Valley
Devon & Cornwall	Lancashire	PSNI	West Mercia
Dorset	Lincolnshire	South Yorkshire	West Midlands
Gloucestershire	Norfolk	Suffolk	

Please ensure that someone at your force provides the required information via the [MS Forms survey](#) as soon as possible.

Compensation guidance

In last month’s bulletin we gave an update on progress to develop guidance on the process scheme managers will need to follow to enable them to consider compensation claims from members for compensatable losses that are either

- A direct financial loss, or
- A Part 4 tax loss

The [pension chat on 14 March 2024](#) provided an overview of the expected compensation mechanism and how scheme managers would be expected to use their powers under both the PSPJO 2022 Act and the HM Treasury (HMT) Directions.

We have now received a legal review of the draft guidance, and we are waiting for comments from HMT, following minor amendments, we expect to be able to publish the guidance by the close of w/e 19 April. Member guidance and a member claim form will be developed and added to the website as soon as possible, and we hope to do this by the end of April 2024.

Pensions Dashboards

Connection timetable

The Department for Work and Pensions issued a [Written Ministerial Statement](#) on 25 March which provides an update to the publication of the [connection guidance](#) and a new staging timeline for schemes to connect to Pensions Dashboards.

This confirms that Public Sector Schemes of all sizes fall into cohort 1(f) and will have to connect by 31 October 2025, ahead of the ultimate connection deadline of 31 October 2026.

Pensions Dashboard Programme (PDP) Webinar: Connection and Progress update

PDP will be hosting a webinar on Wednesday 17 April from 3pm to 4pm to provide an update on the connection guidance publication. You can register by going to the [events](#) page of their website.

NPCC Pensions Dashboards Working Group

We have recently created a small working group made up of a variety of administrator contacts and software suppliers. This group will help shape how Police Pensions will deal with the implementation of Pensions Dashboards. The first meeting has been set at the end of April and will be chaired by an independent chair with a wealth of knowledge and experience on Pensions Dashboards.

Appointment to the Pensions Dashboards Advisory Group

We are delighted to confirm that after a full recruitment process, Claire Neale has been appointed to the Pensions Dashboards Advisory Group which replaces the former steering group. Claire joins an illustrious list of names, and notably is the only representative of public sector schemes.

This is a fantastic appointment for policing and all public sector schemes and Claire will be able to share her insight into locally administered schemes and help shape the future of Pensions Dashboards. You can read the full [press release](#) on the PDP web pages.

Technical queries

If you have a query that you want to raise with the NPCC Police Pensions Team, please send your completed [Technical Query form](#) by email to npccpensions@npcc.police.uk we can then ensure that the query is picked up by the most appropriate team member.

You can find a log of all technical queries raised on [the K-Hub](#)

Since the last bulletin, we have responded to one technical query about Contingent Decisions.

There have also been a few queries about transfers under remedy, these have not been added to the technical log, but this was covered in the [Pensions Chat](#) on 28 March and also as an [FAQ](#) on the website.

NPCC website updates

FAQs

We have added four new FAQs to the [FAQ](#) page of the website.

- An FAQ on [when a member will need to make a Contingent Decision](#)
- An FAQ on [why a member is receiving a refund of Added Pension contributions](#)
- An FAQ on [if a member is eligible to buy additional service as a contingent decision](#)
 - Eligibility to buy added years in the 1987 legacy scheme.
 - Eligibility to buy added years in the 2006 legacy scheme.
- An FAQ on [how transfers-in are dealt with for remedy](#)
 - I transferred in during the remedy period, how is my transfer dealt with in the legacy scheme.
 - I did not transfer in during the remedy period, but I now want to make a retrospective contingent decision to transfer a benefit into the legacy scheme.

Meeting updates

Pensions Chat

Since the last bulletin there have been two Pensions chat sessions the slides can be accessed via the Knowledge Hub.

- [Session 14 March 2024](#)
- [Session 28 March 2024](#)

If you do not have access to the Police Pension Community group on the Knowledge Hub and you would like access, you can request it <https://khub.net/group/police-pension-administrators-forum>.

If you are not on the invite list for Pensions Chat, you can request to be added to the distribution list by sending an email to npccpensions@npcc.police.uk.

The next Pensions Chat are scheduled for: –

- 11 April 2024 at 2.30pm
- 25 April 2024 at 2.30pm

Scheme Manager Steering Group

The Scheme Manager Steering Group last met on 22 March 2024. The group discussed the reporting or rather than lack of reporting from Forces around SLA information, RSS' issued and Contingent Decision reporting. There was also lengthy conversations about the rollout of the IC-RSS' and the tax on interest issue that has recently come to light.

Local Pension Boards

NPCC have attended the North West Pension Board and provided an update.

If you would like NPCC to attend your Local Pension Board meeting, either regularly or on an ad-hoc basis, please send an email in the first instance to npccpensions@npcc.police.uk.

Pension boards are encouraged to request regular reporting from scheme managers on remedy progress. The reporting should be across three main areas.

Readiness – Forces should...

- Complete the remedy readiness self assessment tool on a monthly basis and show any areas for escalation.
- Report how many RSS' have been issued each month and for what cohort.
- Confirm that data has been supplied in line with the administrator timescales and any delays in gathering data reported.
- Report the number of added pension refunds that were made.

Data Processes – Forces should confirm to boards...

- That they have processes in place to provide the financial data to their administrator in line with the data guidance 2021.
- That they have processes in place to provide the contributions data via the GAD calculator in line with the administrator timescales.
- How many ill-health members need re-assessment and the progress of that assessment including any refusals to consent.
- That they have appropriately identified members who have opted out or took honoraria during the remedy period so that they can be provided with the information about the Contingent Decision process.

Communications – Forces should confirm to boards...

- That they are directing members appropriately to the information available on policepensioninfo.co.uk

Tools available on K-Hub [remedy readiness self-assessment tool](#) and [data guidance issued in 2021](#). Website: policepensioninfo.co.uk

Remedy Implementation Group

At the meeting on 6 March we revised the [Terms of Reference](#) for this group and issued a survey shortly after the meeting to collect details of the appropriate remedy lead and deputy who are best placed to attend the group. We have had a great response to the survey, but we are still missing some.

We have not yet received responses from the following 6 forces (as at the date of publication):

City of London	Merseyside	Northamptonshire
Gloucestershire	National Crime Agency	West Yorkshire

Please ensure that someone at your force provides the required information via the [MS Forms survey](#) as soon as possible.

Police Scheme Advisory Board

The last Scheme Advisory Board meeting was held on 28 March 2024. Remedy featured quite heavily with not only a general update provided, but also discussions about the tax on interest and the compensation scheme were held.

Other useful updates

HMRC bulletins

HMRC issued a revised [Lifetime Allowance guidance document](#) on 15 March 2024, which provides additional information to questions 14, 20 and 37.

HMRC also published their [Newsletter 157](#) on 28 March 2024 and [Newsletter 158](#) on 4 April 2024.

Newsletter 158 contains information about how the abolition of the lifetime allowance from 6 April 2024 impacts public service pension remedy. It sets out the impact for both immediate choice and deferred choice and where a deferred choice member may have retired before or after 6 April 2024.

The Pension Regulator

The new general Code of Practice came into force on 28 March 2024. The code sets out TPR's expectation of the conduct and practice that governing bodies should meet to comply with their duties in pensions legislation.

TPR have put the new single code into bitesize readable chunks and made it very accessible. This can be accessed on their website – [Code of Practice](#).

The sections that are relevant to the Police Pension Scheme are: –

- [Status of the code of practice](#)
- [The governing body](#)
- [Administration](#)
- [Communication and disclosure](#)
- [Reporting to TPR](#)

Local Pension Board members, Scheme Managers and Pension Administrators should familiarise themselves with the new code and their responsibilities.

Pension Board chairs should add this as an agenda item to their pension board meetings for both discussion and training.

Useful links

On GOV.UK web pages: –

- [Previous years PI multiplier tables](#)
- [HMRC Pension Schemes newsletters](#)

On K-Hub: –

- [Annual Statutory Instruments](#)
- [Remedy toolkit information](#)
- [Pension Chat slides](#)
- [NPCC Police Pension Bulletins](#)

Contacts

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