

Wales Fire and Rescue Service

Circular



Llywodraeth Cymru
Welsh Government

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Status:	For Action
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Title:	Firefighters' Pension Schemes (Wales) - McCloud Guidance Notes <ul style="list-style-type: none">Pension Sharing on Divorce for McCloud members: Transfer day before 1 October 2023 "Retrospective full guidance".
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Addressed to:	Please forward to:
Chief Fire Officers	Treasurers Pensions Officers Scheme Administrators

Summary

This circular provides a suite of guidance in respect of retrospective pension sharing on divorce for McCloud members. This guidance applies where transfer day is before 1 October 2023, regardless of whether valuation day (is before, on or after 1 October 2023.) The guidance is split into an introductory note (Annex 1) plus three separate retrospective guidance notes:

- Retrospective guidance L – shared remediable service all accrued in the legacy scheme (Annex 2).
- Retrospective guidance R – shared remediable service all accrued in the reformed scheme (Annex 3).
- Retrospective guidance M – shared remediable service accrued in both the legacy and reformed schemes ('Mixed') (Annex 4).

This circular requires immediate action.

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Introduction

1. The Government Actuary's Department ("GAD") has issued a suite of guidance notes in respect of retrospective pension sharing on divorce for McCloud members. The guidance applies to a McCloud pension debit member (PDM), the corresponding pension credit member (PCM) with an in-scope Pension Sharing Order ("PSO") where:
 - The PSO transfer day is before 1 October 2023, and
 - The PSO covers remediable service (which falls into the remedy period 1 April 2015 to 31 March 2022). The guidance applies where transfer day is before 1 October 2023, regardless of whether valuation day (the date the PSO was implemented) is before, on or after 1 October 2023.
2. The guidance is split into an introductory note, attached at Annex 1 plus three separate retrospective guidance notes:
 - Retrospective guidance L (Annex 2) – shared remediable service all accrued in the legacy scheme. This includes all protected members, plus taper-protected members with a Pension Sharing Order (PSO) which only relates to the legacy scheme.
 - Retrospective guidance R (Annex 3) – shared remediable service all accrued in the reformed scheme. This includes all unprotected members, plus taper-protected members with a Pension Sharing Order (PSO) which only relates to the reformed scheme.
 - Retrospective guidance M (Annex 4) – shared remediable service accrued in both the legacy and reformed schemes. This covers taper-protected members with a Pension Sharing Order (PSO) which relates to both the legacy scheme and reformed scheme.
3. Section 2 of the Introductory note explains which of the three retrospective notes above should be used. This introductory note should be read in conjunction with the retrospective notes for all three categories.
4. The guidance should be used on or after 1 October 2023 to implement the McCloud remedy for divorce for members as set out in paragraph 1.6 of the Introductory Note. In line with best practice and to ensure that factors are being used as intended and the instructions are fit for purpose, GAD plan to follow up with example calculations for this guidance note, which will be issued via circular in due course. The scheme manager may also consider whether some calculations are sent to GAD for review

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