

# Wales Fire and Rescue Service

## Circular



Llywodraeth Cymru  
Welsh Government

Circular number:	W-FRSC(2025)17	Date issued:	14 November 2025
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Status:	For Action
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Title:	<p>Firefighters' Pension Schemes (Wales) - McCloud Guidance Notes</p> <ul style="list-style-type: none"><li>The Firefighters' Pension Schemes (Wales) McCloud guidance examples – applying McCloud remedy to prospective divorce cases</li></ul>
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Issued by:
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Addressed to:	Please forward to:
Chief Fire Officers	Treasurers Pensions Officers Scheme Administrators

### Summary

This circular provides examples to demonstrate the calculations set out in the Pension Sharing on Divorce for McCloud members: Initial Cash Equivalent Value calculation on or after 1 October 2023 - "Prospective - full guidance" (the McCloud guidance note) dated 2 April 2025 which was previously issued under circular W-FRSC(2025)08. The examples attached at Annex 1 should be read in conjunction with that guidance note. This guidance is provided by the Government Actuary's Department.

**This circular requires immediate action.**

### For further information contact:

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## **Introduction**

1. The Government Actuary's Department ("GAD") has issued McCloud guidance examples. These apply the McCloud remedy to prospective divorce cases, using the calculations set out in the full guidance dated 2 April 2025. These examples attached at Annex 1 should be read in conjunction with that guidance note, which was issued under circular [W-FRSC\(2025\)08](#) dated 15 April 2025.
2. These examples depend on carrying out divorce calculations in respect of benefits in the legacy schemes and the reformed scheme. Guidance and examples on these calculations are set out in divorce guidance notes for those schemes, as referenced in the McCloud guidance note. These examples cover Tranche 2 benefits only (as defined in the McCloud guidance note). Tranche 1 and Tranche 3 calculations should be carried out in addition as required.
3. Examples in respect of prospective divorce cases for pensioners who have not made their McCloud choice and retrospective divorce cases will follow in due course and will be issued under separate circular.

**Natalie Spiller**  
**Fire Services Branch**