

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">The Firefighters' Pension Schemes (Wales) McCloud guidance examples - applying McCloud remedy to "set 2" prospective divorce cases
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Issued by:	Natalie Spiller Fire Services Branch
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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" dated 2 April 2025. The example attached at Annex 1 should be read in conjunction with those guidance notes which was previously issued under circular W-FRSC(2025)08. 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](#) Annex 2 dated 15 April 2025.
2. These examples on applying McCloud remedy to retrospective divorce 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 Pension Sharing on Divorce for McCloud members: Initial Cash Equivalent Value calculation on or after 1 October 2023 – "Prospective – full guidance" dated 2 April 2025. These examples cover Tranche 2 benefits only (as defined in the McCloud guidance notes). Tranche 1 and Tranche 3 calculations should be carried out in addition as required.

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