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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"><li>The Firefighters' Pension Schemes (Wales) McCloud guidance examples – divorce retrospective – mixed.</li></ul>
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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. These examples are provided to demonstrate the calculations set out in the guidance note for applying McCloud remedy to retrospective mixed divorce guidance notes issued on 30 July 2025. The example attached at Annex 1 should be read in conjunction with the guidance note which was previously issued under circular W-FRSC(2025)15 (Annex 4). 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 have been prepared for use by the scheme administrator to demonstrate the calculations set out in the Pension Sharing on Divorce for McCloud members: transfer day before 1 October 2023 – "Retrospective full guidance M", dated 30 July 2025. The examples attached at Annex 1 should be read in conjunction with that guidance note, which was issued under circular [W-FRSC\(2025\)15](#) Annex 4 dated 7 August 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: transfer day before 1 October 2023 "Retrospective full guidance" - Introductory note, dated 30 July 2025. 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.

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**Fire Services Branch**