



Circular number:	W-FRSC(2026)05	Date issued:	7 April 2026
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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 – retrospective divorce cases for pensioners
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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 divorce cases for pensioners which issued on 30 July 2025. Annex 1 should be read in conjunction with the guidance notes which were previously issued under circular W-FRSC(2025)15 (Annexes 1, 2 and 3). This guidance is provided by the Government Actuary's Department.

This circular requires immediate action.

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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 following guidance notes:-
 - The Firefighters' Pension Scheme (Wales) Pension Sharing on Divorce for McCloud members: transfer day before 1 October 2023 – "Retrospective full guidance" Introductory note dated 30 July 2025.
 - The Firefighters' Pension Scheme (Wales) Pension Sharing on Divorce for McCloud members: transfer day before 1 October 2023 – "Retrospective full guidance L" dated 30 July 2025.
 - The Firefighters' Pension Scheme (Wales) Pension Sharing on Divorce for McCloud members: transfer day before 1 October 2023 – "Retrospective full guidance R" dated 30 July 2025.
 - The Firefighters' Pension Scheme (Wales) Pension Sharing on Divorce for McCloud members: transfer day before 1 October 2023 – "Retrospective full guidance M" dated 30 July 2025
2. The examples attached at Annex 1 should be read in conjunction with guidance notes listed above, which was issued under circular [W-FRSC\(2025\)15](#) Annex 1,2 and 3 dated 7 August 2025. The examples in the note relate to members who were pensioners on transfer day. Separate examples have been provided for members who were active or deferred on transfer day.
3. These examples on applying McCloud remedy to retrospective divorce cases 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 notes. 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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