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WELSH STATUTORY INSTRUMENTS

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**2023 No. 961**

**The Firefighters' Pensions (Remediable Service) (Wales) Regulations 2023**

**PART 4**

**Provision about divorce and dissolution arrangements**

**CHAPTER 1**

**Pension credit and pension debit members**

*SECTION 1*

*Application and interpretation of Chapter 1*

**Application and interpretation of Chapter 1**

**20.**—(1) This Chapter applies in relation to—

- (a) a pension credit member (“C”),
- (b) the corresponding pension debit member (“D”), and
- (c) the pension sharing order by virtue of which C became a pension credit member in relation to D’s remediable service (the “relevant pension sharing order”).

(2) In this Chapter—

“appropriate person” (*person priodol*) means—

- (a) D, or
- (b) where D is deceased, D’s personal representatives;

“C” (“C”) means the pension credit member mentioned in paragraph (1)(a);

“cash equivalent” (*cyfwerth ariannol*) means an amount calculated in accordance with regulations made under section 30 of WRPA 1999<sup>(1)</sup>;

“corresponding pension debit member” (*aelod â debyd pensiwn cyfatebol*) means the member referred to in sub-paragraph (c) of the definition of “pension credit member”;

“D” (“D”) means the corresponding pension debit member mentioned in paragraph (1)(b);

“pension credit member” (*aelod â chredyd pensiwn*) means a member of a firefighters’ pension scheme who has rights under the scheme—

- (a) which are attributable (directly or indirectly) to a pension credit<sup>(2)</sup>,
- (b) which arise by virtue of a pension sharing order with a transfer day on or after 1 April 2015, and

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(1) In accordance with section 110(1) of the PSPJO 2022, “WRPA 1999” means the Welfare Reform and Pensions Act 1999 (c. 30).

(2) See section 19(7) of the PSPJOA 2022 for the meanings of “pension debit” and “pension credit”.

- (c) the value of which was determined (to any extent) by reference to the value of benefits payable in respect of the remediable service of another member;
- “pension sharing order” (“*gorchymyn rhannu pensiwn*”) means the order or provision by virtue of which section 29 of WRPA 1999 applies in relation to a pension credit member and the corresponding pension debit member;
- “relevant pension sharing order” (“*gorchymyn rhannu pensiwn perthnasol*”) has the meaning given in paragraph (1)(c);
- “remediable relevant benefits” (“*buddion perthnasol rhwymediol*”) means the benefits or future benefits described in section 29(4) and (5) of WRPA 1999 to which D is entitled by virtue of remediable shareable rights;
- “remediable shareable rights” (“*hawliau rhanadwy rhwymediol*”) means D’s shareable rights secured by virtue of D’s remediable service during the period beginning on 1 April 2015 and ending on the earlier of—
- (a) the day before the transfer date, or
  - (b) the last day of D’s remediable service;
- “shareable rights” (“*hawliau rhanadwy*”) has the meaning given in section 27(2) of WRPA 1999;
- “transfer day” (“*diwrnod trosglwyddo*”) means the day on which the relevant pension sharing order takes effect;
- “valuation day” (“*diwrnod prisio*”) has the meaning given in section 29(7) of WRPA 1999.

## SECTION 2

### *Pension sharing orders: information provided before 1 October 2023*

#### **Application and interpretation of Section 2**

**21.**—(1) This Section applies where, before 1 October 2023, the scheme manager has provided information for the purpose of determining amounts under section 29 of WRPA 1999 in respect of a remedy member’s remediable service.

(2) In this Section—

- “alternative amount” (“*swm amgen*”) has the meaning given in regulation 22;
- “alternative reduction amount” (“*swm lleihau amgen*”) and “alternative reduction amounts” (“*symiau lleihau amgen*”) have the meaning given in regulation 25(3) and (4);
- “alternative scheme” (“*cynllun amgen*”), in relation to a pension sharing order that does not relate to mixed service, means—
- (a) where the initial scheme is D’s legacy scheme, the 2015 scheme;
  - (b) where the initial scheme is the 2015 scheme, D’s legacy scheme;
- “C’s pension account” (“*cyfrif pensiwn C*”) has the meaning given in regulation 24(4);
- “initial amount” (“*swm cychwynnol*”) means the total amount determined for the purposes of the relevant pension sharing order under section 29(2) and (3) of WRPA 1999 in relation to D’s remediable shareable rights;
- “initial reduction amount” (“*swm lleihau cychwynnol*”) means the amount by which D’s remediable relevant benefits were reduced pursuant to the relevant pension sharing order;

“initial scheme” (“*cynllun cychwynnol*”), in relation to a relevant pension sharing order that does not relate to mixed service, means the firefighters’ pension scheme in respect of which an initial amount or initial reduction amount was determined;

“remediable credit adjustment” (“*addasiad credyd rhwymediol*”) has the meaning given in regulation 23(2).

(3) For the purposes of this Section, a relevant pension sharing order relates to mixed service if it complies with paragraph (4).

(4) A relevant pension sharing order complies with this paragraph if—

- (a) it specifies an appropriate amount in accordance with section 29(2) or (3) of WRPA 1999,
- (b) the amount is specified by reference to the value of remediable relevant benefits to which D is entitled,
- (c) D is entitled to those benefits by virtue of remediable shareable rights secured in both D’s legacy scheme and the 2015 scheme,

(and, accordingly, a relevant pension sharing order does not relate to mixed service if it specifies an appropriate amount by reference to remediable shareable rights secured in only one of those schemes).

#### **Meaning of “alternative amount”**

**22.**—(1) “Alternative amount” means—

- (a) in relation to a relevant pension sharing order that does not relate to mixed service, and—
  - (i) where the initial amount was determined under section 29(2) of WRPA 1999 in relation to a percentage value to be transferred from the initial scheme, the amount that would have been determined applying the relevant percentage value under section 29(2) on the valuation day if the remediable relevant benefits had been secured in the alternative scheme;
  - (ii) where the initial amount was determined under section 29(3) of WRPA 1999 in relation to an amount to be transferred from the initial scheme, the amount equal to the implied percentage of the cash equivalent of the remediable relevant benefits on the valuation day determined as if the remediable relevant benefits had been secured in the alternative scheme;
- (b) in relation to a relevant pension sharing order that relates to mixed service, the greater of—
  - (i) the legacy scheme amount, and
  - (ii) the 2015 scheme amount.

(2) In paragraph (1)(b)—

“2015 scheme amount” (“*swm cynllun 2015*”) means where the initial amount was determined in relation to—

- (a) a percentage value to be transferred from both the legacy scheme and the 2015 scheme, the amount that would have been determined applying—
  - (i) in relation to pre-taper remediable relevant benefits, the legacy scheme percentage value, and
  - (ii) in relation to post-taper remediable relevant benefits, the 2015 scheme percentage value,

under section 29(2) of WRPA 1999 on the valuation day if all of the remediable relevant benefits had been secured in the 2015 scheme;

- (b) an amount to be transferred from both the legacy scheme and the 2015 scheme, the amount equal to the implied percentage of the cash equivalent of the remediable relevant benefits on the valuation day determined as if all of the remediable relevant benefits had been secured in the 2015 scheme.

“legacy scheme amount” (“*swm cynllun gwaddol*”) means, where the initial amount was determined in relation to—

- (a) a percentage value to be transferred from both the legacy scheme and the 2015 scheme, the amount that would have been determined applying—
- (i) in relation to pre-taper remediable relevant benefits, the legacy scheme percentage value, and
  - (ii) in relation to post-taper remediable relevant benefits, the 2015 scheme percentage value,

under section 29(2) on the valuation day if all of the remediable relevant benefits had been secured in the legacy scheme;

- (b) an amount to be transferred from both the legacy scheme and the 2015 scheme, the amount equal to the implied percentage of the cash equivalent of the remediable relevant benefits on the valuation day determined as if all of the remediable relevant benefits had been secured in the legacy scheme;

(3) In this regulation—

“2015 scheme percentage value” (“*gwerth canrannol cynllun 2015*”) means the percentage value specified in a relevant pension sharing order in relation to the 2015 scheme for the purpose of determining an amount under section 29(2) of WRPA 1999;

“implied percentage” (“*canran ymhlyg*”), in relation to the value of benefits under a firefighters’ pension scheme, means the percentage that an initial amount determined under section 29(3) of WRPA 1999 represented of the cash equivalent of the remediable relevant benefits on the valuation day;

“legacy scheme percentage value” (“*gwerth canrannol cynllun gwaddol*”) means the percentage value specified in a relevant pension sharing order in relation to D’s legacy scheme for the purpose of determining an amount under section 29(2) of WRPA 1999;

“post-taper remediable relevant benefits” (“*buddion perthnasol rhwymediol ar ôl tapro*”) means the remediable relevant benefits to which a corresponding pension debit member (“D”) is entitled by virtue of remediable shareable rights secured by virtue of D’s remediable service after D’s tapered protection closing date;

“pre-taper remediable relevant benefits” (“*buddion perthnasol rhwymediol cyn tapro*”) means remediable relevant benefits to which D is entitled by virtue of remediable shareable rights secured by virtue of D’s remediable service on or before D’s tapered protection closing date;

“relevant percentage value” (“*gwerth canrannol perthnasol*”) means—

- (a) where the relevant pension sharing order specifies a percentage value in relation to only the initial scheme for the purpose of determining an amount under section 29(2) of WRPA 1999, that percentage value;
- (b) otherwise, the percentage value that is specified in relation to the alternative scheme;

“tapered protection closing date” (“*dyddiad cau diogelwch taprog*”), in relation to D, has the meaning given in paragraph 3 of Schedule 2 to the 2015 Regulations.

### **Information provided before 1 October 2023: calculating a remediable credit adjustment**

**23.**—(1) The scheme manager must determine the alternative amount in relation to C’s pension credit—

- (a) as soon as reasonably practicable after 30 September 2023, and
- (b) having consulted the scheme actuary.

(2) Where—

- (a) the alternative amount is greater than the initial amount, or
- (b) the relevant pension sharing order relates to mixed service and the alternative amount is lower than the initial amount,

C’s pension account is subject to an adjustment (a “remediable credit adjustment”) equal to the difference.

(3) The scheme manager must, by the end of 30 September 2024, provide C with a statement setting out—

- (a) the alternative amount,
- (b) any remediable credit adjustment, and
- (c) where regulation 24(4)(b) applies in relation to C, an explanation of the request that may be made in accordance with regulation 24(5) and the consequences of making, or not making, such a request.

### **Information provided before 1 October 2023: applying a remediable credit adjustment**

**24.**—(1) This regulation applies where C’s pension credit account is subject to a remediable credit adjustment.

(2) The scheme manager must adjust C’s pension account by an amount equal to the remediable credit adjustment.

(3) An adjustment made under paragraph (2) has effect as if it had been made on the transfer day.

(4) In paragraph (2), “C’s pension account” means, where C has, in relation to the relevant pension sharing order—

- (a) a pension credit in only one firefighters’ pension scheme, C’s pension credit member account under that scheme;
- (b) a pension credit in a legacy scheme and the 2015 scheme—
  - (i) the pension account identified by C in a request made in accordance with paragraph (5), or
  - (ii) if no request is made in accordance with paragraph (5), C’s pension account under the legacy scheme.

(5) A request is made in accordance with this paragraph if—

- (a) it is made in writing to the scheme manager,
- (b) it is in a form determined by the scheme manager,
- (c) it clearly identifies which of C’s pension accounts C wants adjusted, and
- (d) it is received by the scheme manager by—
  - (i) the end of the day 6 months after the date the statement required by regulation 23(3) was provided to C, or
  - (ii) the end of such later day that the scheme manager considers reasonable in all the circumstances.

- (6) A request made in accordance with paragraph (5) is irrevocable.
- (7) Section 14(3) to (6) of the PSPJOA 2022 applies in relation to C as it applies in relation to a member described in section 14(1) as if—
- (a) a reference to a Chapter 1 legacy scheme were a reference to the firefighters’ pension scheme in which C has a pension credit;
  - (b) a reference to M’s remediable service in an employment were a reference to C’s pension credit;
  - (c) a reference to the effect, if any, of sections 2(1) and 6(4) were a reference to the effect, if any, of this regulation;
  - (d) the term “operative time” means the time at which the adjustment mentioned in paragraph (2) is made (disregarding paragraph (3)).

**Information provided before 1 October 2023: recalculating D’s reduction of benefit**

25.—(1) This regulation applies where D’s remediable relevant benefits have been reduced by an initial reduction amount.

(2) The scheme manager must determine the alternative reduction amount or, where the relevant pension sharing order relates to mixed service, the alternative reduction amounts, in relation to D’s remediable relevant benefits—

- (a) as soon as reasonably practicable after 30 September 2023, and
- (b) having consulted the scheme actuary.

(3) Where the relevant pension sharing order does not relate to mixed service, the “alternative reduction amount” is such amount as the scheme manager considers appropriate having regard to—

- (a) the cash equivalent of the remediable relevant benefits on the valuation day as if they had been remediable relevant benefits under the alternative scheme,
- (b) the percentage value or the amount to be transferred specified in the relevant pension sharing order, and
- (c) the provisions of sections 29 and 31 of WRPA 1999.

(4) Where the relevant pension sharing order relates to mixed service, the “alternative reduction amounts” are such amounts as the scheme manager considers appropriate having regard to—

- (a) the cash equivalent of the remediable relevant benefits on the valuation day as if they had all been secured in—
  - (i) the legacy scheme, and separately
  - (ii) the 2015 scheme, and
- (b) the matters mentioned in paragraph (3)(b) and (c).

*SECTION 3*

*Information provided on or after 1 October 2023*

**Application and interpretation of Section 3**

26.—(1) This Section applies where, on or after 1 October 2023, the scheme manager provides information for the purpose of determining amounts under section 29 of WRPA 1999 in respect of a remedy member’s remediable service.

(2) In this Section—

“2015 scheme cash equivalent” (“*cyfwerth ariannol cynllun 2015*”) has the meaning given in regulation 27(2)(b);

“alternative reduction amount” (“*swm lleihau amgen*”) has the meaning given in regulation 28(3);

“appropriate amount” (“*swm priodol*”) means the amount calculated for the purpose of section 29(1) of WRPA 1999;

“immediate choice pensioner member” (“*aelod-bensiyndwr dewis ar unwaith*”) means an immediate choice member who is, immediately before these Regulations come into force, a pensioner member in relation to their remediable service;

“legacy scheme cash equivalent” (“*cyfwerth ariannol cynllun gwaddol*”) has the meaning given in regulation 27(2)(a).

### **Information provided on or after 1 October 2023: calculation of pension credits and debits**

**27.**—(1) This regulation applies where D is—

- (a) a deferred choice member and no pension benefits have become payable in relation to D’s remediable service, or
- (b) an immediate choice pensioner member and—
  - (i) the end of the section 6 election period in relation to D has not passed, and
  - (ii) no immediate choice decision has been made in relation to D’s remediable service.

(2) For the purpose of calculating the appropriate amount, the scheme manager must determine—

- (a) the cash equivalent of D’s remediable relevant benefits on the valuation day as if those remediable relevant benefits were in D’s legacy scheme (“the legacy scheme cash equivalent”), and
- (b) the cash equivalent of those benefits on the valuation day as if they were in the 2015 scheme (“the 2015 scheme cash equivalent”).

(3) For the purpose of calculating the pension credit and the pension debit, the scheme manager must use the greater of—

- (a) the legacy scheme cash equivalent, or
- (b) the 2015 scheme cash equivalent.

### **Information provided on or after 1 October 2023: recalculating D’s reduction of benefit**

**28.**—(1) This regulation applies where D’s remediable relevant benefits are to be reduced in relation to a pension debit calculated under regulation 27(3).

(2) The scheme manager must determine the alternative reduction amount in relation to D’s remediable relevant benefits—

- (a) as soon as reasonably practicable after the transfer date, and
- (b) having consulted the scheme actuary.

(3) The “alternative reduction amount” is such amount as the scheme manager considers appropriate having regard to—

- (a) the cash equivalent of the remediable relevant benefits on the valuation day as if they had been remediable relevant benefits secured in—
  - (i) where the pension debit mentioned in paragraph (1) was calculated on the basis of the legacy scheme cash equivalent, the 2015 scheme;

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- (ii) where the pension debit was calculated on the basis of the 2015 scheme cash equivalent, the legacy scheme,
- (b) the percentage value or the amount to be transferred specified in the relevant pension sharing order, and
- (c) the provisions of sections 29 and 31 of WRPA 1999.