



**NORTH YORKSHIRE
FIRE & RESCUE SERVICE**

LOCAL PENSION BOARD

Report of the Chief Fire Officer

29 July 2025

Pension Update

Status: To note

Purpose of the Report

- 1.1 The purpose of the report is to provide an update on the progress of the
 - Sargeant/McCloud remedy for firefighters
 - Matthews 2 remedy
 - readiness update on pension dashboards.
- 1.2 Both Sargeant/McCloud and Matthews 2 remedies address historic pension entitlement issues affecting whole-time and retained firefighters respectively and require coordinated action between North Yorkshire Fire and Rescue Service (NYFRS), the scheme administrator (West Yorkshire Pension Fund - WYPF), and affected members.

Recommendations

2.1 That the North Yorkshire Local Pension Board notes the updates:

- **Sargeant/McCloud Remedy – Paragraphs 3 to 9**

As at 30 June 2025, WYPF have confirmed that for 242 active members, 146 have received the ABS-RSS and 96 were still due to receive their ABS-RSS within the first two weeks of July. This left a further 30 members who have instead received a letter from WYPF confirming why they are unable to provide their ABS-RSS. At present WYPF do not have definite timescales for when these remaining ABS-RSS's will be produced. All eligible firefighters received ABS-RSS delay notifications on 26 March 2025 and work continues to complete these. WYPF also report that as at 30 June 2025 they still need to deliver ABS-RSS's to 129 in scope deferred members, and 154 in scope pensioner members.

- **Response to FBU concerns – Paragraph 10**

In July 2025, the FBU began sending letters to Scheme Managers outlining concerns they wish to see addressed around remedy; NYFRS have not received such a letter, however the information held in this report comments on the matters raised.

- **Retained Firefighters Remedy – Matthews 2 (The second options exercise) - paragraph 11**

Considerable progress has been made on both Matthews 2 and Sargeant McCloud remedies, despite the ongoing challenges. Member engagement remains a priority to

ensure timely completion. WYPF team continues to work closely with NYFRS and Home Office to resolve outstanding issues and deliver compliant remedy outcomes.

- **Pensions dashboards – paragraph 12**

Pension Dashboards will help individuals view their pensions information online, securely and all in one place. Accurate and reliable data is the bedrock of these dashboards. Therefore, the production of 2025 Annual Benefit Statements (ABS) statements should be a top priority for WYPF to meet the ABS-RSS deadline of 31 August 2025. With this information NYFRS would meet the connection deadline of 31 October 2025. WYPF administrators have issued the update on 25 June 2025 confirming the production of ABS RSS 2025 is underway.

- **Other updates:**

- New Workplace Pension Re-Enrolment Date – **paragraph 13**
- Formal Complaints- **paragraph 14**
- Employment Tribunal - Aggregation Claims Update – **paragraph 15**
- The Future of the LGA Firefighters’ Pensions Team provision and consultation – **paragraph 16**
- Pension Administrator – WYPF – Monthly Report Actions for NYFRS – **Paragraph 17**

Sargeant/McCloud Remedy Update

- 3.1 The McCloud/Sargeant remedy addresses age discrimination by providing members the option to choose between legacy and reformed scheme benefits for the remedy period (1 April 2015 to 31 March 2022). This information is provided within the Annual Benefit Statements (ABS) and Remediable Service Statements (RSS) with information provided by NYFRS and the Pension Administrator West Yorkshire Pension Fund (WYPF).
- 3.2 The statutory deadline for ABS-RSS to be produced was 31 March 2025. ABS-RSS were not produced by the deadline, and this breach was reported to the pension regulator, further information is available at paragraph. The revised target deadline was 30 June 2025 where no additional breaches would need to be reported as missing the revised target would still fall under the original breach reported to The Pensions Regulator (TPR) in April 2025.
- 3.3 Annual Benefit Statements (ABS) and Remediable Service Statements (RSS) are now being produced. Currently production is focused on active firefighters. As at date of writing WYPF administrators have issued the 2024 ABS-RSS for 146 out of 272 active members (53.7%). This equates to 96 still to be issued, with a further 30 members having instead received a letter from WYPF confirming why they are unable to provide their ABS-RSS, such as:
 - a. Outstanding transfer in or inter-brigade cases
 - b. Members with Pension Sharing Orders or Divorce Debits
 - c. Annual Allowance Scheme Pays Deductions
 - d. Members with Additional Pension Contributions
 - e. Modified Scheme members
 - f. Outstanding Matthews 2 cases.
- 3.4 As at 22 July 2025, WYPF have now issued 149 ABS-RSS’s, an additional 3, but they do not have definite timescales for when the remaining ABS-RSS’s will be produced. All eligible firefighters received ABS-RSS delay notifications on 26 March 2025 and work continues to complete these. WYPF also report that as at 30 June 2025 they still needed to deliver ABS-RSS’s to 129 in scope deferred members, and 154 in scope pensioner members.
- 3.5 ABS-RSS statements will be uploaded to Member Portals. Members who have opted out of digital communications will receive a hard copy.
- 3.6 All scheme managers and pension administrators will be checking and calculating interest at the point when the member is being issued with their first RSS. It is not within a scheme manager’s discretion to waive this interest.

- 3.7 The only exception where waiving of interest would apply, would be when an RSS has been issued to an FPS 1992 member and they wish to pay those contributions, but it can be considered uneconomical to recalculate additional interest between the date of issue of the RSS and the actual date of payment, where this occurs within the 3-month window for payment.

Contribution Adjustment – FPS 1992/Special FPS 2006

- 4.1 Every member impacted by remedy will be rolled back to their legacy scheme for their membership during the remedy period (1 April 2015 to 31 March 2022). Due to the differences in contribution rates within the Firefighters' Pension Schemes, this will trigger a contribution adjustment.
- 4.2 An individual who was previously a member of FPS 1992 or Special FPS 2006 and was transitioned into FPS 2015 during the remedy period will be automatically rolled back into FPS 1992 or Special FPS 2006.
- 4.3 The contribution rate of the FPS 1992 is greater than the contribution rate of the FPS 2015. FPS 1992/Special FPS 2006 members will have additional contributions that will need to be paid back to the scheme. Fully protected members will not pay any extra contributions for the remedy period.
- 4.4 Active members only will elect to settle this within the 12-week window after receiving the RSS. Contribution adjustment shown on ABS-RSS will be overstated, i.e. it will not include the tax relief amount that reduces the contribution adjustment amount due. The revised amount, reduced by tax relief, will be provided by Payroll and Pension team.
- 4.5 If an RSS is issued on 30 June 2025, the buy back window would last from 30 June 2025 until 22 September 2025. Members can choose to settle their contribution adjustment before or at retirement. The buy back window will reopen every year around the ABS-RSS issue date and continue right up until retirement.
- 4.6 Payment must be paid in full and from the same payment source, this can be either after receipt of Remediable Service Statement (RSS) or deducted from pension benefits at retirement. There is no facility for the contribution adjustment to be paid by periodical payments.
- 4.7 Communication briefings have been provided on 30 June 2025 and 18 July 2025.

Contribution Adjustment – FPS 2006

- 5.1 Every member impacted by remedy will be rolled back to their legacy scheme for their membership during the remedy period (1 April 2015 to 31 March 2022). Due to the differences in contribution rates within the Firefighters' Pension Schemes, this will trigger a contribution adjustment.
- 5.2 An individual who was previously a member of FPS 2006 and was transitioned into FPS 2015 during the remedy period will be automatically rolled back into FPS 2006.
- 5.3 The contribution rate of the FPS 2006 is lower than the contribution rate of the FPS 2015. Standard FPS 2006 members have the option to reclaim any contribution payments from receipt of their RSS or defer receiving payment.
- 5.4 There is no time limit for the FPS 2006 refund.
- 5.5 Interest will be recalculated in all cases, as it will need to be increased accordingly. This is because interest is payable right up to the date of payment, i.e. 8% simple interest from statement date to 28 days plus NS&I compound interest from day 29 after statement date to date of payment.
- 5.6 If members choose to receive the contribution adjustment before they retire to revert to the 2006 scheme but then at retirement choose to revert to the 2015 reformed scheme, their contributions will need to be adjusted again meaning that they will owe monies to the scheme plus the additional interest calculated to date of retirement – this will be deducted from their pension benefits.
- 5.7 Communication briefings have been provided on 30 June 2025 and 18 July 2025.

Compensation

- 6.1 A compensation claim will be for a specific financial loss which is clearly identifiable, incurred by a member because of the discrimination and putting a member in the same pension position that they would have been in if the discrimination had not occurred.
- 6.2 Compensation payments will fall into either automatic or non-automatic compensation claims. Automatic claims can be paid at the earliest opportunity when all the relevant information is available and must be paid to fulfil the requirements of legislation.
- 6.3 Automatic claims will include FPS 2015 Added Pension compensation refunds (2 claims processed by March 2024), FPS 2006 Standard refunds (contribution adjustment), FPS 1992 legacy scheme members who choose FPS 2015 benefits at retirement, legacy scheme added years contributions paid during the remedy period and tax relief for non-active members.
- 6.4 Non-automatic claims include (but not limited to) accountancy services to deal with tax charges and returns, independent financial advice where members need to make a decision (general remedy advice will not be sufficient for reimbursement), legal services, direct financial loss, etc.
- 6.5 Each claim will be assessed by its own merit to ensure fairness and accuracy in the assessment process.
- 6.6 Communication briefings have been provided on 30 June 2025 and 18 July 2025.

Contingent Decisions

- 7.1 A Contingent Decision (CD) is a decision taken by a member, relating to their membership of the Firefighters' Pension Scheme (FPS), that would have been different had it not been for the discrimination identified by the courts.
- 7.2 There are two categories of CD in the FPS: opt-outs and additional service.
- 7.3 Opt-Out includes members who would not have opted-out if they had been allowed to remain in the Legacy Scheme (FPS 1992 / FPS 2006 / Special FPS 2006) beyond their transition date or if protected members had been allowed to join the 2015 Reformed Scheme from 1 April 2015. Active and Deferred members should have been provided with their RSS by 31 March 2025.
- 7.4 Additional Service is where members could argue they would have purchased (more) additional service if they were in the Legacy Scheme.
- 7.5 Where a member makes a CD, there will have to be an adjustment to benefits, which may involve the member paying extra contributions. The member must make a claim using the specific CD claim form. In all cases, the member will be required to provide a few sentences, in their own words, that describe the reasons why they took the action they did and how this relates to the introduction of the reformed scheme.
- 7.6 Communication briefings have been provided on 30 June 2025 and 18 July 2025.

Annual Benefit Statement (ABS) – Remediable Benefit Statement (RSS) 2025

- 8.1 An Annual Benefit Statement (ABS) is a statement that is a statutory document that sets out the value of your benefits that you have accrued to 31 March. The statement also illustrates benefits that would be payable to your beneficiaries in the event of your death and provides a projection to your normal pension age. From 2024 onwards all ABSs must illustrate the members rollback position
- 8.2 The ABS also serve as a tool to check the accuracy of personal details held by the pension scheme and to identify potential issues like exceeding the Annual Allowance, which may trigger a Pension Savings Statement (PSS).
- 8.3 It is important that 2025 statements are issued on time for the pension dashboards project. Local Government Association (LGA) advised at the latest fire meeting that administrators need to start thinking around planning testing and running the 2025 statements. 2024 statements are still due to be produced and may be stopped to make the production of 2025 statements a top priority to meet the ABS-RSS deadline of 31 August 2025.

- 8.4 If an accurate ABS-RSS cannot be provided by 31 August 2025, this is classed as a breach. If a breach is material, it must be reported to the Pension Regulator (TPR).
- 8.5 WYPF is yet to confirm if the ABS-RSS 2025 will be produced as normal which means the PSS for 2024/25 should be produced by 6 October 2025. There will be exceptions where the revised position for the remedy period has not been resolved.
- 8.6 Deferred members not affected by the remedy will receive their ABS/DBS as normal this year.

NYFRS Pension Remedy Position and Reporting the pension breach to the Pension Regulator

- 9.1 WYPF has previously communicated that they have been unable to issue members with Remediable Service Statements (RSS) 2024 by the statutory deadline of 31 March 2025. NYFRS wrote to all members at the end of March 2025 to explain the delay. On 3 April 2025 WYPF as pension administrator reported the breach to TPR however at that time only active members were reported, therefore a revised report was sent to TPR on 17 April 2025.
- 9.2 The breach report from WYPF explains to The Pension Regulator that “... our ability to provide Remediable Service Statements (RSS) is down to Civica update deliveries and their accuracy” where Civica is WYPF software provider.
- 9.3 The table below is NYFRS current position where NYFRS finalised the position sent from the Scheme Manager to The Pension Regulator on 29 April 2025.

Explanation of RSS not issued by 31 March 2025	Not Issued	Ill Health	Pension Sharing Order (PSO)	Pension Breach TBC
Pensioner IC RSS	159	1		158
Active RSS	276		4	272
Deferred RSS	132			132
	567	1	4	562

- 9.4 Every Pensioner, Deferred and Active member received a letter from Payroll & Pension Team explaining why they did not receive an RSS by the statutory date of 31 March 2025. In four situations, members did not receive an RSS by 31 March 2025, where the regulations under section 29 require “a scheme manager to provide a remediable statement by the ‘relevant date’”.
- 9.5 The ‘relevant date’ under section 29(10b) allows the scheme manager to set a later ‘relevant date’ than 31 March 2025. This means that there is not a pension breach. The regulations state a relevant date is “as the scheme manager considers reasonable in all the circumstances in the case of a particular member or a particular class of member.” Circumstances where a ‘relevant date’ other than 31 March 2025 considered reasonable include the following:
- members who have transferred from other forces,
 - ill health reassessment,
 - pension sharing order (PSO) e.g. divorce cases,
 - questions about the accuracy of data that is not within the Scheme manager's control.
- 9.6 NYFRS reported the final numbers to TPR on 29 April 2025.

Response to FBU concerns

- 10.1 In July 2025, the FBU began sending letters to Scheme Managers outlining concerns they wish to see addressed around remedy. This included:
- a. Actions being taken to ensure all eligible members receive an accurate 2024 RSS.
 - b. Measures in place to restore confidence in the pension administration process.
 - c. How and when members will be able to obtain reliable retirement projections.
 - d. When retained firefighters will be able to access Matthews-related figures, and

- e. How you intend to address the issue of accruing interest being applied to members through no fault of their own.

10.2 While NYFRS has yet to receive such a letter, the following response clarifies the position:

- a. Following discussions with the scheme administrator, whilst some delays in producing ABS-RSS's for members have resulted from external factors, WYPF are continuing to work hard and ensure all members receive their 2024 ABS-RSS.
- b. While the delay in getting ABS-RSS's out to members has felt slow, WYPF are doing everything they can to get these issues resolved. In addition, before any contribution adjustment is settled, the NYFRS Payroll & Pensions team will be manually checking the figures involved to ensure the accuracy of the work involved.
- c. Although WYPF cannot provide more details on timescales, they have now resolved the Civica software updates which had been preventing issuance of ABS-RSS's to members and have begun issuing 2024 ABS-RSS's. WYPF are still intending to issue the remaining 2024 ABS-RSS's and 2025 ABS-RSS's where central guidance has been issued. Please note, whilst many firefighters will choose to retire before age 60, all ABS-RSS's will be sent assuming a retirement age of 60, as per national guidance for all pension administrators.
- d. Members engaged with the process for Matthews 2 should receive an initial quote from WYPF after 3 months, however the complete process including settlement can take up to 12 months. Members of the Matthews 2nd option exercise were written to in March 2025, providing an update on the consultation by the Home Office to extend the Matthews closure deadline to March 2026. The letter also explained, whilst we acknowledge the situation is not ideal, we have been working closely with WYPF, LGA and GAD to understand the complex calculations, collating all retrospective pay information in order to produce a Matthews Benefit Statement. Any actual retirements impacted by Matthews will be addressed as urgent cases.
- e. We note that the financial burden on members due to the accruing of interest charges on their buy-back option cannot be avoided as these are nationally agreed interest arrangements. This is because Protected members paid the full rate of contributions during the whole remedy period. If other members were allowed to pay these contributions several years later without applying interest, this would put them in a more favourable position than the protected members. If that position were to continue, the unfairness would continue. Therefore, interest needs to be applied until the contributions are paid. In other words, the interest charged represents the time value of money. WYPF have confirmed that the interest being applied to any contribution payment due from affected members is currently based on the National Savings and Investments (NS&I) rate of 3.3%. Members have a variety of ways in which they can pay this interest back, but ultimately this decision rests with each member.

Retained Firefighters Remedy – Matthews 2 (The second options exercise)

- 11.1 A legal settlement under the Part-Time Workers (Prevention of Less Favourable Treatment) Regulations 2000 allowed certain **retained firefighters** with service between 1 July 2000 and 5 April 2006 to become members of the Firefighters Pension Scheme.
- 11.2 The Matthews 2 remedy involves the correction of eligible on-call firefighters' pension records impacted by the Matthews judgment, ensuring scheme members receive the correct benefits. This remains a complex exercise involving historical data inconsistencies, manual case reviews, and member communications.
- 11.3 The Home Office has consulted on changes to the Firefighters' Pension Scheme (England) Order 2006. This consultation closed on 17 February 2025. The consultation looked at a range of proposed changes to the pension scheme, including extending the 2023 Options exercise deadline to 31 March 2026. Pensions team is awaiting the consultation response from the Home Office to finalize approach on certain benefit calculations.

11.4

Matthews 2 Cases	
All potentially eligible retained firefighters identified	610
Expression of interest forms collected	319
Expression of interest forms due	257
Expression of no interest forms or emails received	10
Deceased cases identified	24
Cases processed to date	298
Remaining cases	21
Ill-health manual calculations for GAD referral	5
Periodical payment stopped for M1 needs manual calculation for GAD referral	1

- 11.5 The Matthews 2 remedy is progressing at a slower pace than anticipated. Matthews remedy processing for retired firefighters is well underway, with the first special pensioner payments already being issued. Matthews remedy remains a high priority which requires continued focus and resources to ensure full compliance and member satisfaction. Manual calculations are needed for death and ill-health cases. Deferred members are awaiting the Home Office confirmation to allow them to convert the 2006 Standard membership into the Modified 2006 scheme.
- 11.6 WYPF Matthews team is continuing to process Matthews cases as a steady work area daily. 3 members of staff working solely on this project with 3 more in the process of being recruited. For members where the pension is already in payment, they will be creating separate records and treating them as a new pension entitlement. Issues are being experienced with the short time limit between the change to the GAD calculator and the closure of payrolls and the length of time the individual calculations take. NYFRS and WYPF teams are working tirelessly to process the Matthews cases.

Pension Dashboards

- 12.1 A pensions dashboard is an online tool for people to access information about their pensions. In the UK, these dashboards will show information about pensions from different providers and the State Pension in one place.
- 12.2 Pensions Dashboards Programme (PDP) “Pensions dashboards will enable individuals to access their pensions information online, securely, and all in one place, thereby supporting better planning for retirement”.
- 12.3 The Pension Schemes Act 2021 introduced the legal framework for Pensions Dashboards, making it mandatory for schemes to connect. This is so all savers can see their pension information online. The connection deadline for NYFRS is 31 October 2025.
- 12.4 NYFRS has nominated WYPF, and their Integrated Service Provider (ISP), Bravura, as NYFRS preferred choice to join with the Pension Dashboard ecosystem. The fire schemes received the registration codes to join the ecosystem, passed on to WYPF on 3 June 2025.
- 12.5 The key factor for pension dashboards is accurate and complete data of each pension member.
- 12.6 WYPF matching criteria policy sets out 3 matching pieces of data, such as: Surname, National Insurance number, and Date of Birth. If all three criteria match the member will have access to their data, which initially, will only be the pension values shown on their last Annual Benefit Statement (ABS). Scheme manager questionnaire covers the process of WYPF administrators will match and what criteria they will use. The scheme manager will send the completed questionnaire to WYPF agreeing to WYPF matching policy.
- 12.7 If they do not match, further criteria such as address, marital status, first name etc. to be used. If there is only a partial match, one or two matching criteria, WYPF intend to provide WYPF’s contact details for resolving main scheme benefit partial match queries.

- 12.8 There is a concern if ABS-RSS 2025 is not issued by/on 31 August 2025, this would severely impact the progress for pension dashboards. Information on the statement will be used for pension dashboards.
- 12.9 Pension dashboards are scheduled to become available for pension members in late 2026. The Department for Work and Pensions (DWP) will provide six months' notice before the go-live date.

New Workplace Pension Re-Enrolment Date

- 13.1 David Skaith was elected the first Mayor for York and North Yorkshire Combined Authority from 7th May 2024. Jo Coles was nominated by David Skaith, to be appointed Deputy Mayor for Policing, Fire and Crime. The Policing, Fire and Crime Function within YNYCA supports the Deputy Mayor in undertaking the previous Policing, Fire, Crime and Commissioning (OPFCC) roles and responsibilities. All OPFCC staff transferred to the new YNYCA in May 2024. NYFRS officers and staff also transferred.
- 13.2 Following the transition to the Combined Authority, pension re-enrolment changed from 1 October 2025 to 1 November 2026 (latest re-enrolment date is 30 April 2027).
- 13.3 The Pension Regulator (TPR) confirmed the YNYCA transition and the change from OPFCC to the new name.

Formal Complaints

- 14.1 The Internal Dispute and Resolution procedure (IDRP) is a process where an individual is not satisfied with a decision made regarding their pension.
- 14.2 There were 4 IDR application received: 3 x IC-RSS and 1 x Matthews. 4 IDR Stage 1 letters responses have been issued.

Employment Tribunal - Aggregation Claims Update

- 15.1 The aggregation issue mainly concerns those who transferred from retained (RDS) to wholtime employment before 7 April 2000 and 5 April 2006.
- 15.2 The stay in the Original Claims and the New (aggregation) Claims in England and Wales has been extended until 14 May 2025. The Employment Tribunal has listed the claims for a case management hearing on 11 July.
- 15.3 In preparation for the Preliminary Hearing on 11 July the following dates are going to be proposed:
- a) The question of the position of claimants who were originally employed as RDS but transferred to wholtime on or before 6 April 2000 should be considered as a preliminary issue and listed for a 1-day hearing on the first available date after 30 January 2026 (currently the earliest a 1 day hearing would be scheduled).
 - b) The remaining issues should be listed for a substantive hearing, with a time estimate of 5 days, to take place on the first available date after 1 June 2027.
- 15.4 A further update on the aggregation claims update will be provided at the next meeting in October 2026.

The Future of the LGA Firefighters' Pensions Team provision and consultation

- 16.1 At recent National Fire Chiefs Council (NFCC) the LGA team has been asked to support both Chief Fire Officers (CFO) and scheme managers to help with their role to effectively manager and administer the pension schemes.
- 16.2 LGA advisers have therefore reviewed the services they provide and commenced training sessions for the fire sector.
- 16.3 LGA set out a case for change and potential opportunities that are available to FRAs.
- 16.4 A consultation questionnaire has been requested to be completed by 20 June 2025 from all scheme managers and CFO's within the fire sector.

16.5 A further update will be provided once the consultation response findings have been published.

Pension Administrator – WYPF – Monthly report Actions for NYFRS

17.1 WYPF provide monthly report updates where the latest three – April 2025, May 2025, June 2025 – are reported at this Local Pension Board.

17.2 The WYPF monthly reports provide actions to be addressed by NYFRS Scheme Manager. The Action Points from the monthly reports are attached at Appendix A.

Louise Branford-White
Head of Finance and S151 Officer to Chief Constable

Action Points from monthly reports

April 2025.

ACTION: Scheme managers should ensure that those who are involved with the Matthews exercise are aware of the new version of the calculator. The new version should be used to process cases with calculation dates from 1 April 2025.

RESPONSE: The new GAD calculator downloaded and used for Matthews calculations.

ACTION: FRA's to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by 22 April 2025.

RESPONSE: The project implementation data submitted on 28 April 2025.

May 2025

ACTION Scheme managers should notify LGA via bluelightpensions@local.gov.uk should they have any contingent decision opt out cases where based on the current understanding they would end up with two legacy schemes in the remedy period.

RESPONSE: Email to LGA sent on 4 March 2025 informing NYFRS had 2 contingent decisions (active) for the 1992 scheme where members who opted out on 31 March 2015 and 01/10/2013 – both were able only to go back to FPS 2006.

ACTION Scheme managers should ensure that bulk input data for Matthew's elections up to and including 31 March 2025 are provided to GAD by 2 May 2025.

RESPONSE: GAD Matthews data for 126 elections made up to and including 31/03/2025 submitted on Monday 19 May 2025. GAD confirmed its receipt on 12 June 2025.

ACTION Scheme managers should review the hot topics article and share with the relevant parties who are implementing dashboards for you.

RESPONSE: WYPF blog Hot Topics is available [here](#) where you enter your email address in the box shown on the right hand side.

June 2025

ACTION: Please can FRAs refer any 'Refer to GAD' cases to them through their email Firematthewscalculator@gad.gov.uk. Matthews.

RESPONSE: Manual cases reported to Matthews GAD team using their contact email.

ACTION: FRAs who are interested should contact GAD at Firematthewscalculator@gad.gov.uk.

RESPONSE: GAD has been contacted to take part in the pre-release of Version 3 Matthews calculator.