



Government Actuary's Department

Pensions Ombudsman determination (W Milne) – commutation factors

Update - 7 August 2015

GAD has issued guidance to the relevant Government departments to assist scheme administrators in reviewing the cases of those retired police officers and firefighters to whom the principles of the Pensions Ombudsman's determination are relevant. This guidance enables administrators to determine whether redress payments are due and, if they are, to determine the form in which redress is to be paid and its amount.

Links to the guidance documents, which also contain the relevant factors, are given below.

Any queries relating to the payment of redress should be directed to the relevant scheme administrators.

Police

[England & Wales](#)

[Scotland](#)

[Northern Ireland](#)

Firefighters

[England](#)

[Wales](#)

[Scotland](#)

[Northern Ireland](#)

Note: some of the above links have been updated since 7 August 2015

Previous Update - 3 July 2015

The Pensions Ombudsman's determination on the Milne complaint was published on Friday 15 May 2015, and GAD issued a [Technical Bulletin](#) on that date giving an outline of the case and the Ombudsman's ruling.

GAD and the Government accepted the Ombudsman's determination in full: GAD has complied with the required actions in relation to the specific case of Mr Milne and is working with the relevant Government departments to facilitate redress in other cases.

GAD has prepared the required tables of factors and shared them with the relevant Government departments. However, while these tables are a significant element in the

determination of redress, in themselves they do not provide enough information to enable administrators to deal with specific cases. To ensure administrators have all the information they need, GAD is also preparing detailed guidance for calculating redress in a range of different circumstances.

This guidance has now been prepared by GAD and is currently being reviewed. It includes information about when redress should be provided in the form of an additional lump sum and when in the form of an increase to the pension being paid, as well as how to handle cases where the pensioner has died.

The guidance will shortly be finalised and issued to scheme managers for them to pass to the scheme administrators. We anticipate that this will be completed soon and certainly be available by the end of July to help scheme managers with their process.

GAD expects that the guidance and accompanying factors will be published once they are passed to the scheme administrators, and GAD's current position is that the factors will not be published separately from the finalised guidance.

It is important to note that GAD has prepared the guidance in its professional role as actuarial adviser to the schemes concerned. GAD is not able to provide advice to individual members. Any queries from members concerning the process of calculating and paying redress should be directed to the relevant pension scheme.