

FPS Local Pension Board (LPB) Training

The Bluelight Team

22 January 2026

www.local.gov.uk

Agenda

Welcome and Introductions

Bluelight Team

Who's who and what are their expectations

Scheme Advisory Board – An update from the Chair

Local Pension Board Effectiveness Committee – An update

An update from the Bluelight team – Current hot topics

Break

Pensions Dashboard Programme Update

Pensions Dashboard an update from the Pensions Regulator

An introduction to the Pensions Regulator (Governance)

End of session review

Close

Introductions

Bluelight team

Claire Johnson

Senior Firefighters' Pension Adviser

Tara Atkins

Firefighters' Pension Adviser

Jill Swift

Firefighters' Pensions Adviser

Suzanne Williams

Programme Support Officer

Bluelightpensions@local.gov.uk

•HELLO•
welcome

Role and responsibilities

To support scheme managers with their responsibilities for the administration and management of the FPS.

- Provide central guidance and support on national issues.
- Provide regular training and access to [forums and groups](#), and [events and conferences](#).
- Provide technical support on matters relating to the FPS.

To provide effective and professional support for the governance arrangements of the Firefighters (England) Scheme Advisory Board and its members.

- Support the facilitation of meetings of the Board and its sub committees.
- Ensure that the Board has relevant advisors at its disposal.
- Support the Board with their duties in relation to LPBs

The Bluelight Team

DO:

Advise

Guide

Help

Steer

DO NOT:

Police

Inspect

Regulate

Report

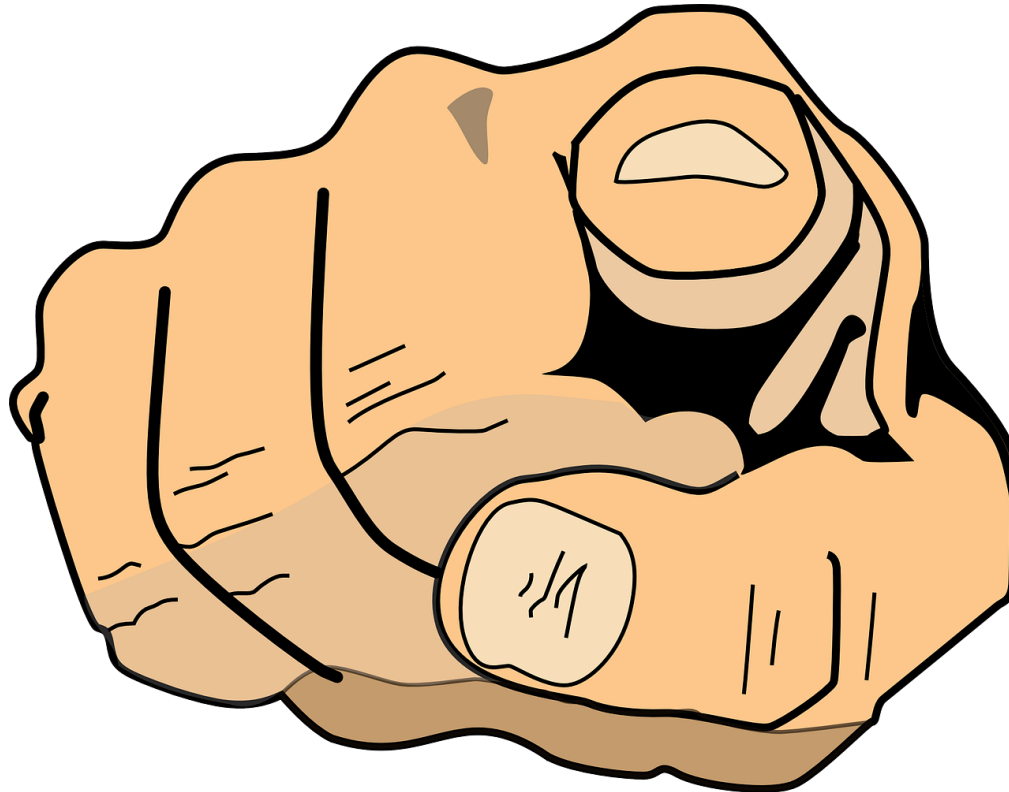
Whistle blow

Do it for you

Administration and management

- Each of the 44 England Fire & Rescue Authorities are responsible for the management and administration of the scheme and are defined in law as the [scheme manager](#)
- This responsibility is managed differently within each FRA depending on governance.
- Each FRA is required to administer and manage the scheme
- Currently 11 different pension administrators across the 44 FRAs, a list of Authorities and their administrators can be found [here](#).

Now it is over to you?



Please introduce yourself



Name



Which LPB do you represent?



What's your role on the LPB? i.e. member rep, employer rep, etc.



How long have you been on the LPB?

Why are we here?



Background to the Firefighters' Pension Schemes

19 years ago...
– one scheme



Then in 2006...



From 2015...



From 2022....



Role of the LPB



LPB Resources



FPS Board website

- **Resources**
 - <https://www.fpsboard.org/index.php/local-pension-boards/resources>
- **Training and Development**
 - <https://www.fpsboard.org/index.php/local-pension-boards/training> -

Purpose of the pension board



4A.—(1) Each scheme manager must no later than 1st April 2015 establish a pension board (“a local pension board”) responsible for assisting it—



(a) to secure compliance with—

- (i) these Regulations,
- (ii) any other legislation relating to the governance and administration of this scheme and any connected scheme([1](#)), and
- (iii) any requirements imposed by the Pensions Regulator in relation to this scheme and any connected scheme; and



(b) to ensure the effective and efficient governance and administration of this scheme and any connected scheme.

[The Firefighters' Pension Scheme \(Amendment\) \(Governance\) Regulations 2015 \(legislation.gov.uk\)](https://www.legislation.gov.uk/ukdl/2015/10/1/1)

**What do you
think is most
challenging for
board members?**



Is it

- a) Regulatory compliance**
- b) Stakeholder transparency**
- c) Governance**
- d) Something else**

How are you assisting your scheme manager in the management of the pension scheme?



Do you:

- a) Seek assurance from your administrator?**
- b) Meet regularly with the scheme manager?**
- c) Something else**

Do you know the role of the scheme manager?





**If you answered no, how
can you assist them, if
you don't know?**

Scheme manager

- Defined in law as the Fire & Rescue Authority [[Rule 4](#)]
- Responsible for managing and administering the FPS 2015 and any connected scheme (i.e. FPS 1992, FPS 2006 and Special FPS 2006)
- Provision to delegate under the regulations [[Rule 5](#)]
- Delegated scheme manager should sit within the senior management team
- [Scheme manager factsheet](#)



How do you 'assist'?



Re-assure the scheme manager by providing assurance



Assure

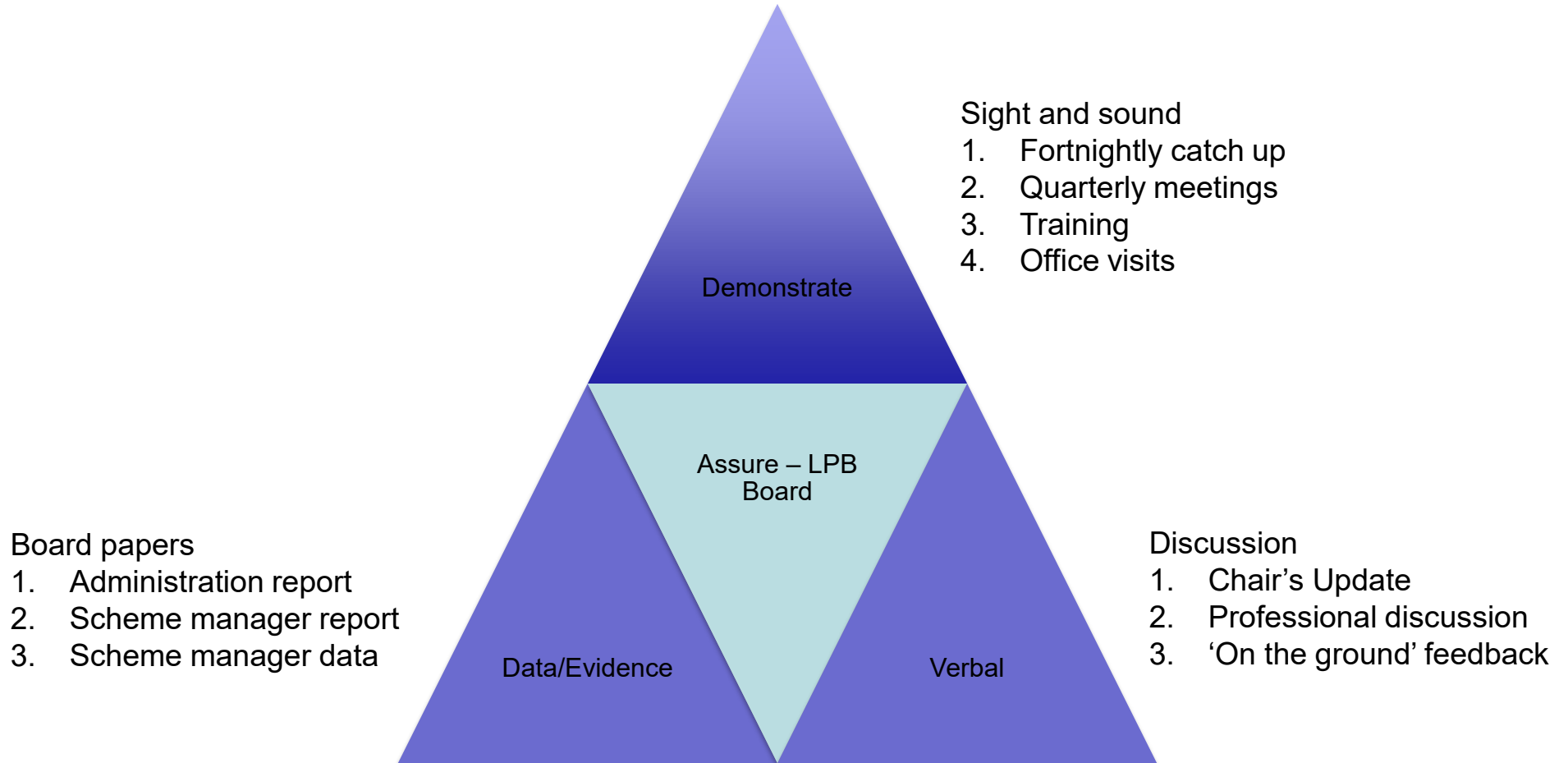
To convince someone of something through action
Triangulated evidence



Reassure

To provide comfort or encouragement
From a trusted source
Often verbal

Assurance triangle



Administrator

- Appointed to run day to day scheme administration
- All legal responsibilities remain with the scheme manager
 - They do not make Scheme manager decisions
- Typical duties include paying pensions, issuing Annual Benefit Statements, Remediable Service Statements and Pension Saving Statements
- [List of current scheme administrators](#)

Great expectations

- What should we expect from each other?
- Where do our interdependencies lie?



LGA expectations

Our only expectation is that employers and administrators are aware of, and use, the information and guidance we provide.

An extract from the Aon [administration and benchmarking report](#) commissioned by the SAB:

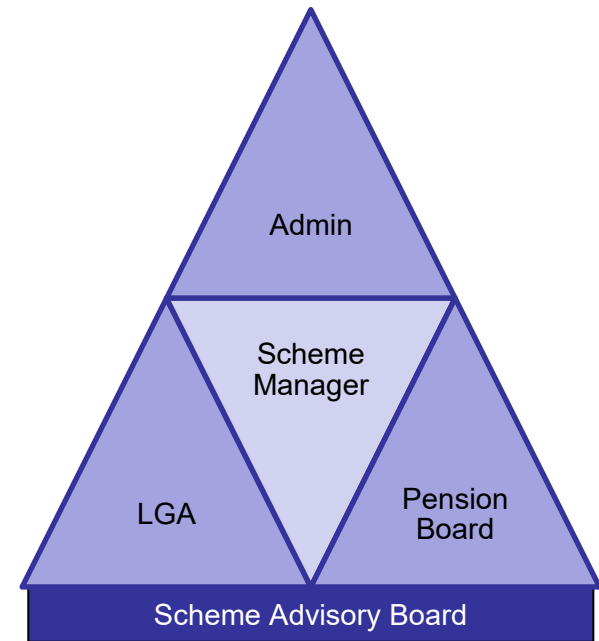
“Our assumption is that the Scheme would be more effectively managed and administered if support which is already available were universally used.”

Scheme manager expectations

- Scheme manager at the heart of good administration and management.
- But what help can they expect?

LPB to

- gain knowledge and understanding of scheme.
- provide constructive challenge and feedback.
- review processes and identify improvements.



What do you think the LPB Expectations should be?



We think



Have access to all information and resources needed to support the scheme manager.



Scheme manager to attend LPB meetings and advise members of any issues arising.



Board is adequately resourced in terms of members and length of office.

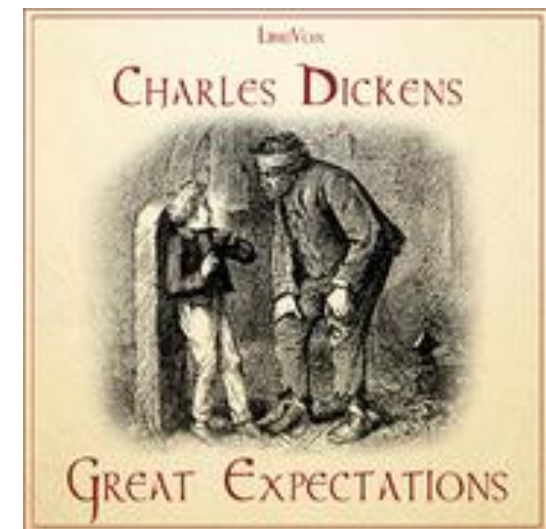


The LGA to provide appropriate advice, guidance, and training to assist the LPB in fulfilling their role.

Scheme Advisory Board expectations

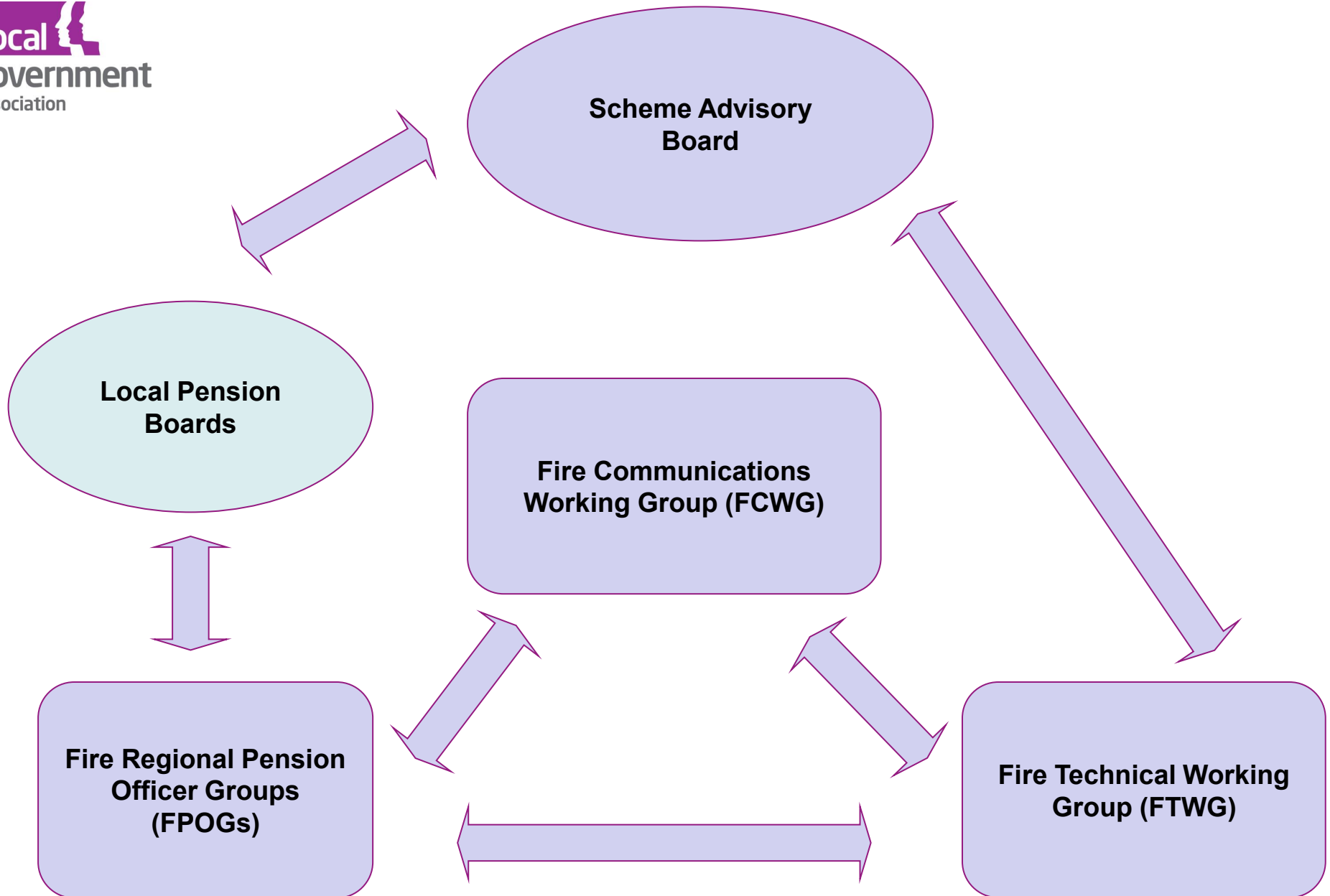
The two expectations of the SAB are set out in legislation:

- Any person/ party who is given advice by the SAB, must have regard to that advice [[PSPA 2013 Sect 7\(3\)](#)].
- Scheme manager will pay the amount required each year under the statutory levy [[Rule 4H\(3\)](#)].



Where else does a Local Pension Board fit in?





Who is the Scheme Advisory Board?



Do you know?

Scheme Advisory Board

Joanne Livingstone

SAB Chair



What do we do?

Our remit

- The purpose of the Board is to provide advice in response to a *request* from the Secretary of State on the desirability of making changes to this scheme and any connected scheme
- To provide advice to scheme managers and local pension boards in relation to the effective and efficient administration and management of this scheme and any connected scheme.

[Welcome \(fpsboard.org\)](https://www.fpsboard.org)

Experience and Role of the Chair

Experience

- Former actuary, now a professional pension trustee, looking after different types of pension schemes
- Past adviser to Judicial Pensions Committee
- Worked for Pension Wise as a guider
- In post of Chair since August 2020 and in the second of two 5 year terms

Role

- Liaise with the Home/Office now MHCLG
- Making sure we fulfil our remit by chairing meetings, asking questions, providing *input* and encouraging sharing of knowledge
- Mixture of reactive and proactive



How does SAB deliver on its remit

- Membership of the SAB with members, employer reps and technical assistance
- Strong support from the LGA team who act as secretary to SAB
- Using the levy to support delivery eg websites, specialist input
- Good relationships with the Fire team at MHCLG enabling both formal and informal feedback
- Liaison with stakeholders
- Governance tools including risk registers, business plans and terms of reference
- Use of sub-committees (LPB Effectiveness, Cost Effectiveness , Scheme Management and Admin)

What work has SAB been doing?

- Remedy for Matthews and McCloud
 - Initial input into consultation and regulations
 - Snagging
 - Overview of the delivery
- Actuarial valuations 2020 and 2024
 - Input into some assumptions
 - Overview of processes



Ongoing work for the **SAB**

- Ensuring remedies are implemented
- TPR General Code and Dashboard
- Actuarial valuation 2024
- Deepening links with Scheme Managers and Local Pension Boards
- Helping overcome obstacles
- Responding to organisational changes

How does SAB interact with LPBs

- Attending meetings
- Through our Local Pension Boards Effectiveness Committee
- Fire Pensions Annual Conference
- Occasional surveys
- Working with LGA, and stakeholder groups on materials that can help scheme managers and LPBs eg common agendas
- Providing an annual report
- Recent introduction of post-SAB meeting notes for Chairs
- Contact address for SAB enquiries- FireSAB@local.gov.uk

How can we have a mutually beneficial relationship?



Local Pension Board (LPB) Effectiveness Committee

Tony Curry

LPB Effectiveness Committee Chair

What have we been doing?



LPB training review

Full training
Refresher training



LPB Make up and recruitment



SAB Annual Review document

Update from the bluelight team

Tara Atkins

Firefighters' Pensions Adviser

Current Hot Topics





Two major projects



Sargeant

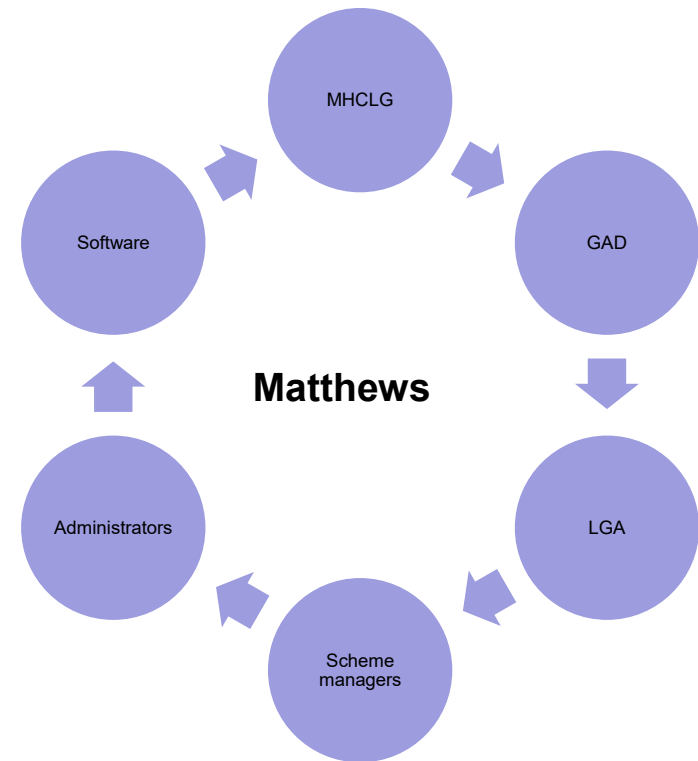
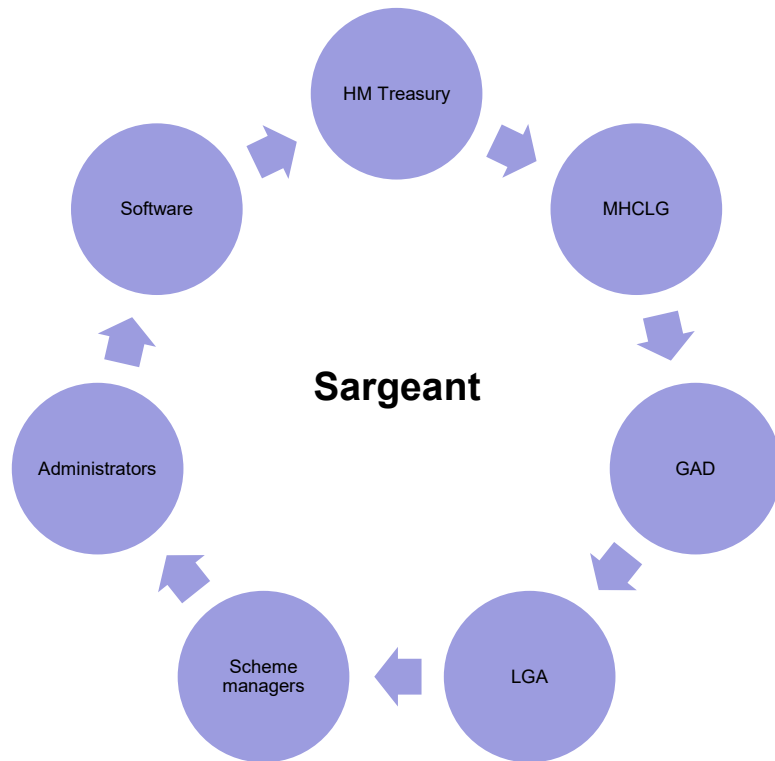
Matthews

What do you know?





Stakeholders



Sargeant

Age discrimination remedy

- McCloud
- 2015 remedy

Public sector pension reform

- 2011 – [Lord Hutton report](#)
 - Removal of final salary scheme
 - No protection required for existing members
- 2014 - Firefighters' Pension Scheme regulations 2014
 - Introduction of Career Average Scheme from 1 April 2015
 - Full protection for members over age 55 on 31 March 2012
 - Taper protection based on age until 31 March 2022

Legal challenge by FBU

Two aims

- Did government have a legitimate aim in providing protection and tapered protection?, and
- Was the aim achieved proportionately?

Series of Employment Tribunals

- [January 2017](#) – Judge found in favour of the Government
 - But what about the Judiciary Pension Scheme?
- [December 2017](#) - Judiciary and fire heard together by Employment Appeal Tribunal
 - Judges = found in their favour
 - Fire = found in favour of the government on the legitimate aim but questioned the law used on proportionately (used EU instead of UK)
- [November 2018](#) – Court of Appeal (CoA)
 - Panel of 3 judges
 - Findings were that the government should have justified the discriminatory impact but that it had failed to do so, and therefore justification on the grounds of legitimate aims must **fail**.
 - Further deliberation over the question on proportionality of means were dismissed.
 - Dismissed automatic right to submit an appeal to Supreme Court

Government accept the judgement

15 July 2019

- Government made [written statement HCWS1725](#) accepting the Court's decision and confirming their intention to engage with the ET to agree remedy.
- The written statement confirmed that remedy would apply across all public sector schemes.
- Confirmation that it would apply to both claimants and non-claimants equally.

Discrimination to be removed in two parts

- Prospectively
 - 2022
 - [Public Service Pensions and Judicial Offices Act \(PSPJOA\) 2022](#)
 - [The Police and Firefighters' Pension Schemes \(Amendment\) Regulations 2022](#)
- Retrospectively
 - 2023
 - [The Firefighters' Pensions \(Remediable Service\) Regulations 2023](#)

Key provisions

From 1 April 2022, all members build up service in FPS 2015, removing future discrimination.



All affected members “roll back” to final salary scheme with effect from 1 April 2015 to rectify past discrimination.



As members may have been better off under reform, they will be offered a choice to receive CARE benefits for the remedy period 1 April 2015 to 31 March 2022 – deferred choice underpin (DCU).



Choice will be made “immediately” (retired/ deceased members) or at retirement (active/ deferred members)

“Matthews” and the 2023 options exercise



Who is Matthews?

Matthews & others v Kent & Medway Towns Fire Authority & others

- Application of the Part-time Workers (Prevention of Less Favourable Treatment) Regulations 2000 to retained duty system (RDS) employees
- PTWR in force from 1 July 2000 to implement EU PT workers directive
- Directive implementation deadline **7 April 2000**
- settlement for RDS ET claims not reached until 2014
- [SI 2014/445](#) implemented regulations with effect from 1 April 2014 to introduce 'special members' into the regulations of the FPS 2006

2014 options exercise

Took place between 2014 and 2015 to allow eligible individuals to join the FPS

- Employed between 1 July 2000 – 5 April 2006

FRAs had to identify these individuals and use reasonable endeavours to contact them

Eligible firefighters had to apply for a statement of service

Statement provided service and payment options available

Eligible firefighters had to make a positive election in order to join the scheme by 30 September 2015

What about O'Brien?

[O'Brien v Ministry of Justice](#) concerns fee paid judges in the JPS

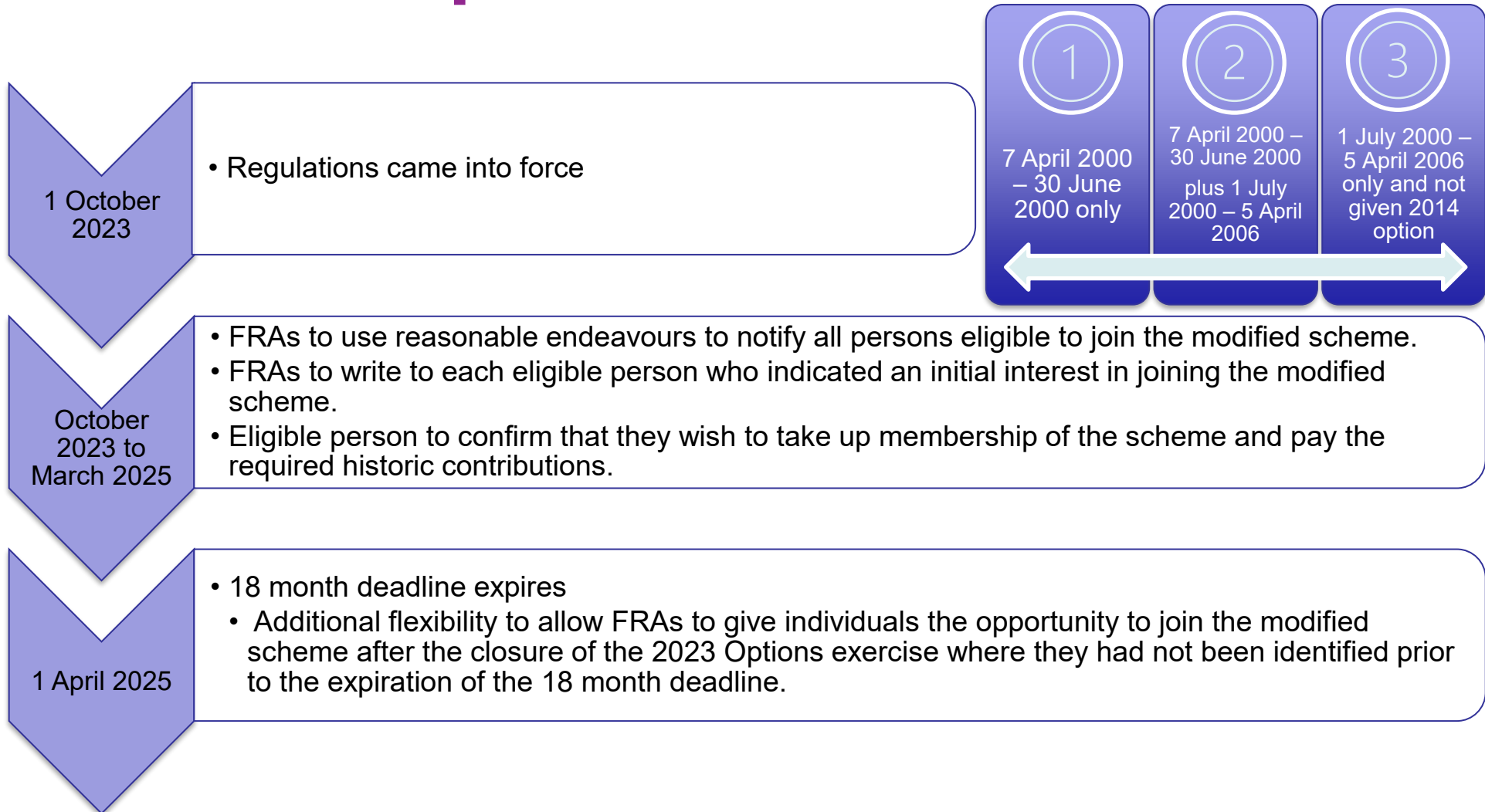
Held that remedy could extend back before the PT Workers Directive was required to be implemented (7 April 2000)

As a binding judgment, UK Government recognised the right applies to RDS claims

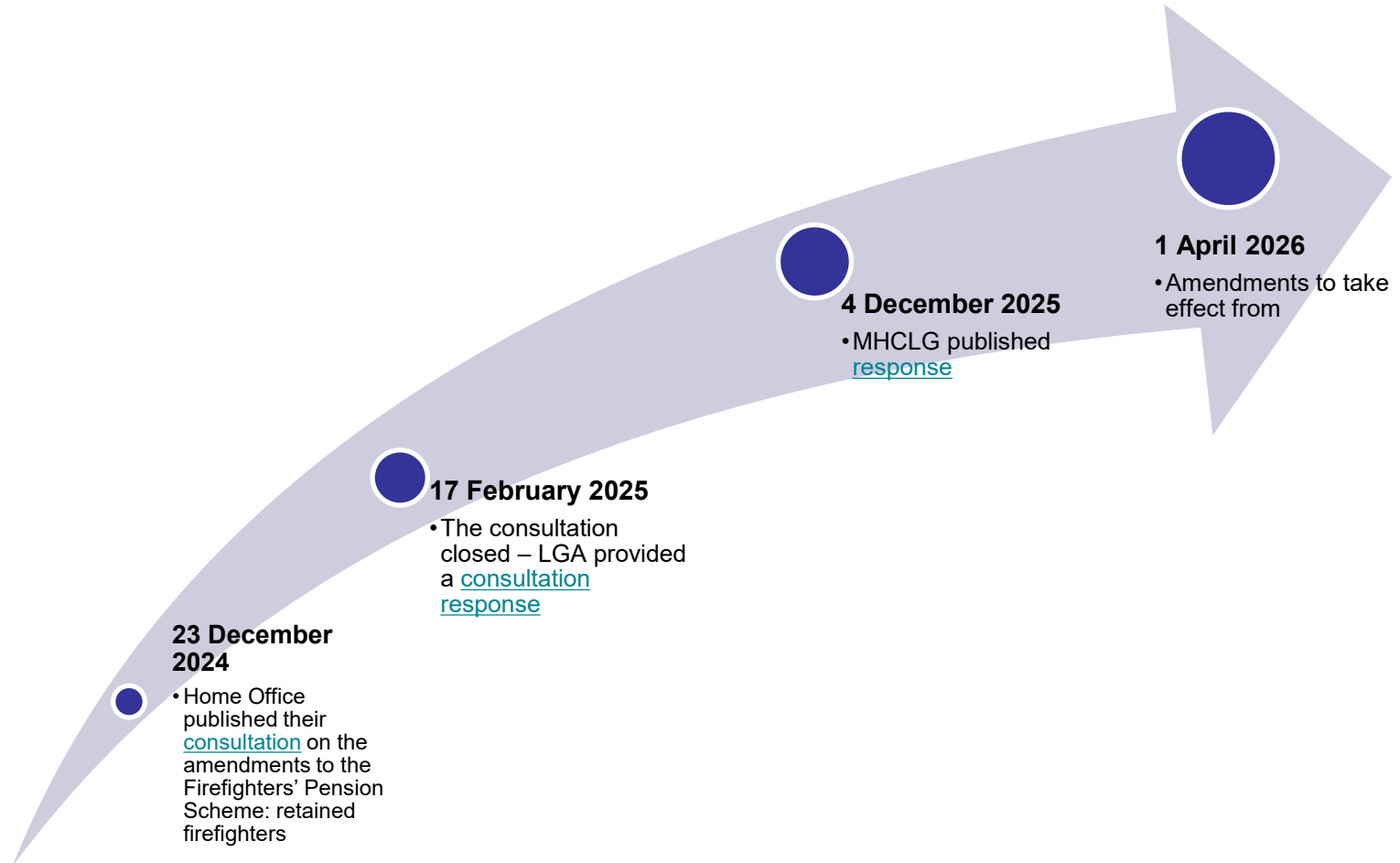
[MoU](#) was agreed by all parties on 9 March 2022.

Remedy will be provided by a second options exercise allowing in-scope individuals to purchase pension entitlement as a special member of the FPS 2006

Second options exercise - timeline



The Consultation



Coffee Morning 13 January 2026

Aim of the amendments

Support implementation

- Extension of time limits to help FRAs who are overwhelmed with volume of cases.

Address policy inconsistencies

- Parity on conversion options for all cohorts of member.

Mitigate legal challenge

- Payment of missed pension/lump sum and associated survivor benefits.
- Extension to 'additional death grant' eligibility – Now to apply to those who **did not** join under M1.
- Alignment of scheme membership entitlement for individuals who opted out of standard service with those who never joined.

Confirmed amendments



Deceased individuals

- Missed Pension lump sum payments
- Missed survivor pension payments
- Additional death grant
- Extended death grant (misleading wording correction)



Conversion options

- Special Deferred members
- Special Pensioner members who are in receipt of a Member Initiated Early Retirement payment of pension



Lifting of restrictions on opt out cases



Timings

- Flexibility to new provisions beyond 31 March 2026
- 2023 options exercise extension

What should FRA's have been asking?

Matthews

Readiness

- How have we prepared ourselves?
- Do we have a project implementation plan?
- Who are the people involved in the project?
- Have we needed to expand our resources/ create additional resources?
- What key risks have we identified?

Data

- Is all required data easily accessible and in a manageable format?
- Do we have any gaps in data? If so, what do these gaps look like?
- Will we be reliant on assumptions?
- Can we trace all in scope? What do reasonable endeavours look like?
- What are the expectations on sharing data with third parties? Do we have time limits?

Communications

- What type of communications are being shared centrally?
- Is there action we are being asked to take?
- What communications have been shared with affected individuals?
- Is there any central communications we have been asked to share?
- Have we received any feedback from affected members on communications?

Progress

- Where are we with implementation?
- What challenges have we faced?
- Have our risks changed?
- Have we met all necessary deadlines?
- What feedback have we received?

Sargeant

Readiness

- How did we prepare ourselves?
- Did we have a project implementation plan?
- Who are the people involved in the project?
- Have we needed to expand our resources/ create additional resources?
- What key risks have we identified?

Data

- Is all required data easily accessible and in a manageable format?
- Did we have any gaps in data?
- If so, what do these gaps look like?
- What are the expectations on sharing data with third parties?
- Do we have time limits etc.

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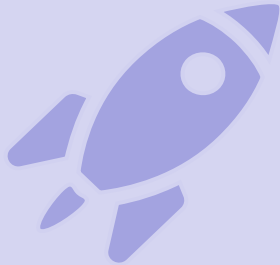
Central support

	Sargeant	Matthews
FPS Websites	<p>FPS Regulations and guidance website</p> <ul style="list-style-type: none"> Specific section on the age discrimination remedy <ul style="list-style-type: none"> Sargeant website index <p>FPS Member website</p> <ul style="list-style-type: none"> Specific section on the age discrimination remedy Member FAQs Member factsheets 	<p>FPS Regulations and guidance website</p> <ul style="list-style-type: none"> Specific section on the Matthews exercise. <ul style="list-style-type: none"> Matthews website index <p>FPS Member website</p> <ul style="list-style-type: none"> Specific section on the Matthews exercise. Member FAQs Member guides
LGA Communications	<p>Monthly bulletins Regular 'coffee mornings' Bank of supporting documentation aimed at scheme managers and administrators</p>	

Contingent Decisions – opt outs

Coffee Morning 8 September
2025

Contingent Decision – Timeline of Events



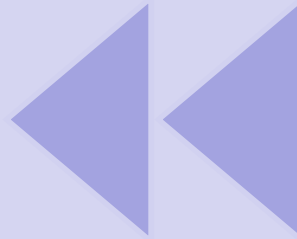
Oct 2023

Opted out before remedy period

Legacy = FPS 2006

Opted out during remedy period

Legacy = original legacy scheme (FPS1992 or FPS 2006)



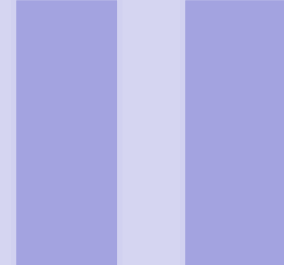
Jul 2024

Opted out before remedy period

Legacy = FPS 2006

Opted out during remedy period

Legacy = FPS 2006



Jan 2025 onwards

Pause supported by HO

CD guidance withdrawn

Current Position

Date of Opt out	Rejoined before 31 March 2022?	Treatment of Opted out service in Remedy Period
Before 31 March 2015	Yes	FPS 2006
	No	FPS 2006
On 31 March 2015	Yes	FPS 2006
	No	FPS 2006
After 31 March 2015	Yes	*FPS 1992 to rejoin date and FPS 2006 from rejoin date to 31 March 2022
	No	FPS 1992

*This would result in FPS 1992 becoming deferred.

Opt out Technical Working Group

Compensation solution



Chaired by MHCLG with support from GAD



Wider stakeholder engagement



Data needed from sector



Is compensation a viable option?



Can it be achieved on its own?

What happens in the interim?

LGA updating CD guidance

- [Published](#) Friday 12 September 2025

Process the cases you can

- Original legacy scheme FPS 2006
- Post 31 March 2015 opt out who did not rejoin before 1 April 2022.

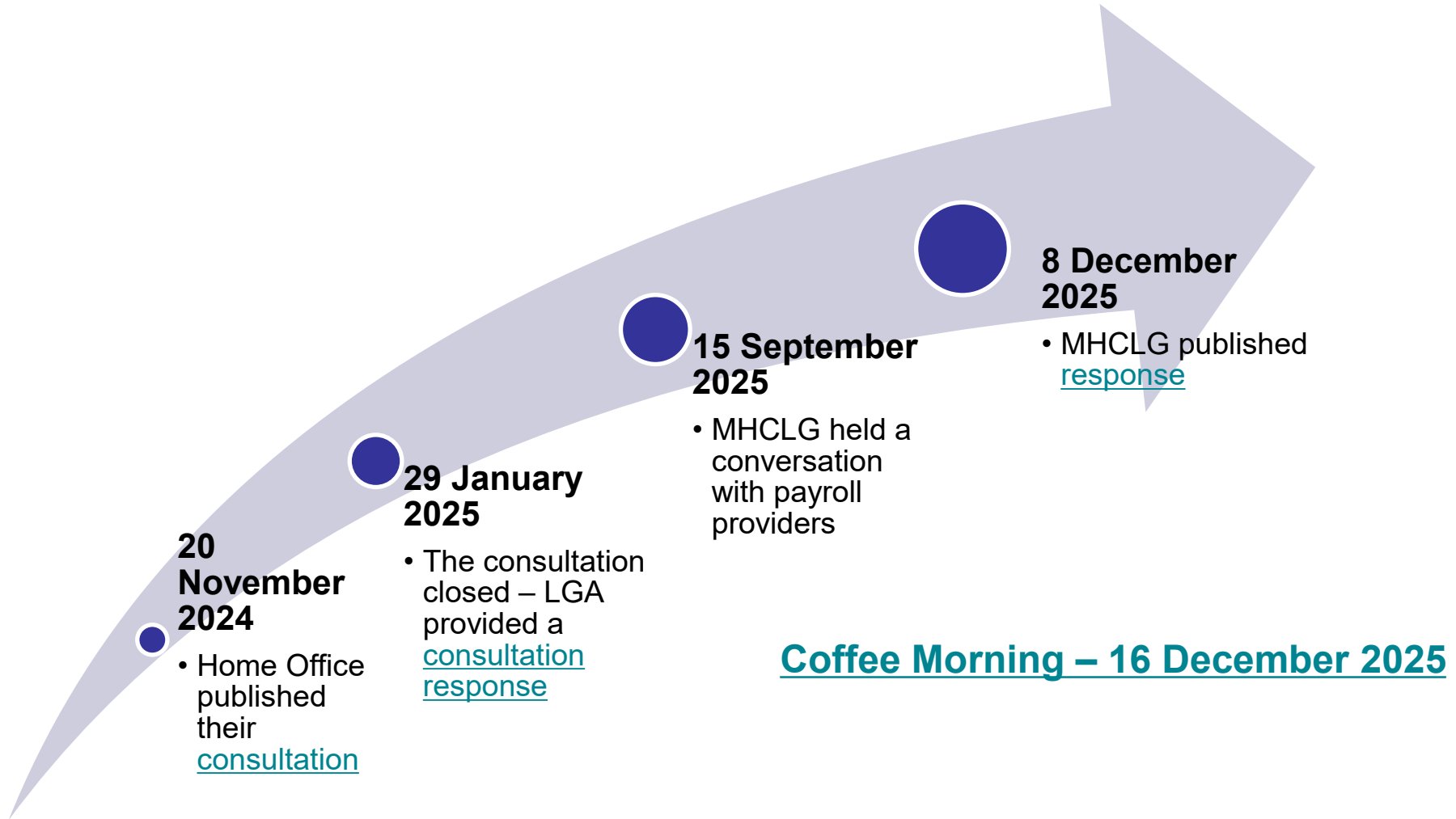
Alert the LGA to immediate cases

- Affected individuals due to retire.

Member contribution review

CONTRIBUTION TABLE 2024/25	
Pensionable pay range for an employment	Contribution rate from 1 April 2024 to 31 March 2025
Up to £27,818	11.0%
£27,819 to £51,515	12.9%
£51,516 to £142,500	13.5%
£142,501 or more	14.5%

Member contribution review



Recap

Why is a change needed?

- To meet the target yield of 13.2%
 - Current methodology is 0.2% lower than what is required.

Presents opportunity...

- To ensure that the contribution structure aligns with the current workforce requirements.

Agreed priorities – MHCLG and SAB



Encouraging scheme participation by protecting lower-paid members from disproportionate increases.



Supporting career progression by smoothing contribution increases on promotion.



Ensuring that the scheme remains sustainable and a valuable part of the reward package and affordable to all members.

Confirmed changes



New contribution structure



New contribution threshold
assessment



Introduction of futureproofing
mechanism



Effective from **1 April 2026**

Still to come....

SI to support the response

- Amendments to the 2015 Scheme (England) Regulations 2014
 - To be made in early 2026
 - To take effect from 1 April 2026

Member communications

- Letter template
- Updates to member website
 - Both expected early 2026



Be back at 12:25

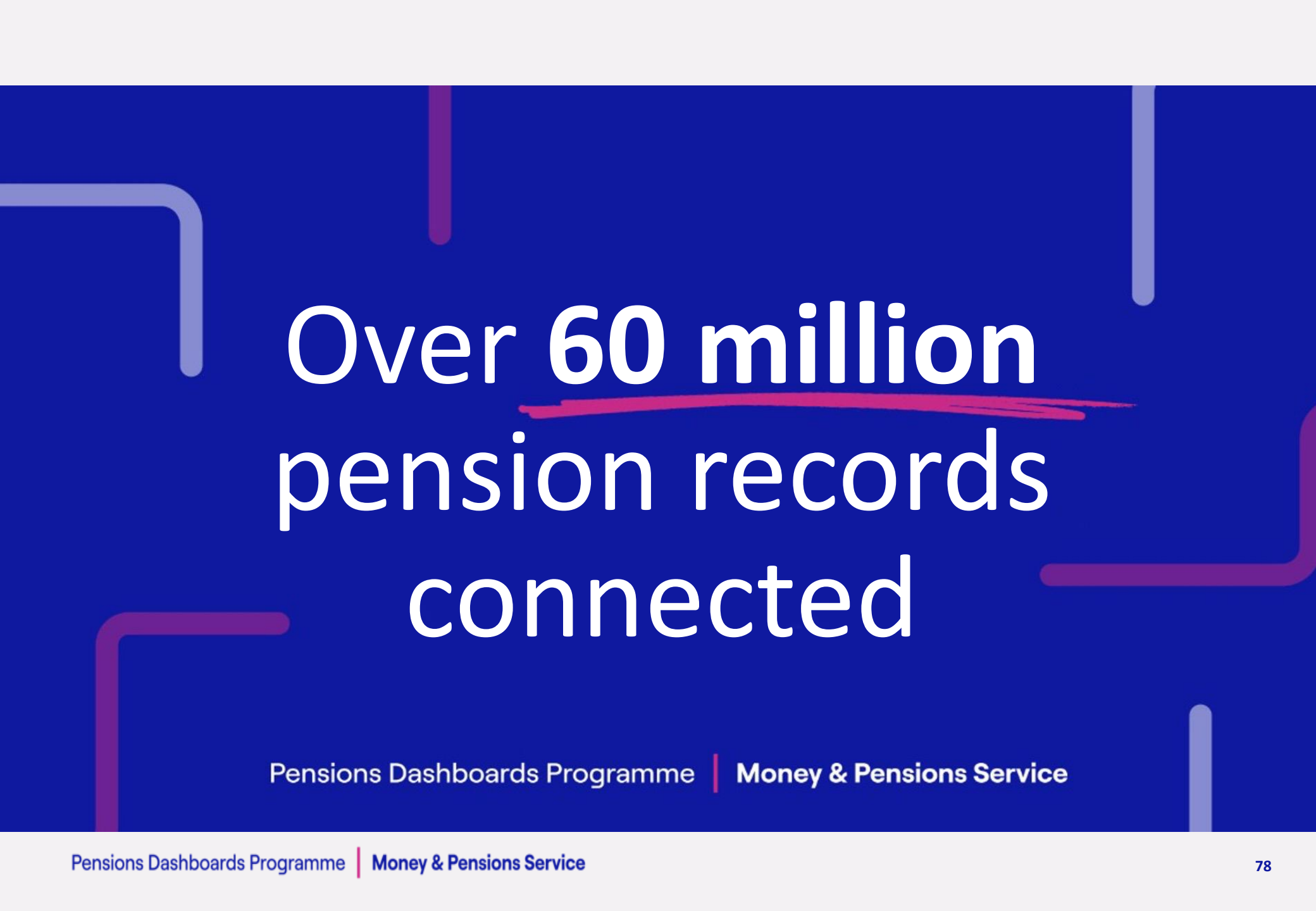
Pensions
Dashboards
Programme

Pensions Dashboards Programme

Chris Curry, Principal

22 January 2026





Over 60 million pension records connected

Pensions Dashboards Programme | **Money & Pensions Service**

Connection to dashboards: Headline figures

- **Connecting organisations began their connection journeys in August 2024**
- **22 organisations** connecting directly (including 3 later additions to the original 19)
- **Most schemes connect via ISPs**, represented in the 22
- **17 organisations** have completed technical connection and are adding providers and schemes
- PDP prioritised organisations with the **widest coverage** to connect first
- **Hundreds of pension providers and schemes** are now connected, including the State Pension
- **Progress is good** and the **October 2026 deadline is on track**

22

Organisations
connecting
directly

17

Completed
connection

18

Completed
integration
testing

100s

Providers and
schemes
connected

BETA This is a new service – your [feedback](#) will help us to improve it.

Pensions found

We found eight pensions



5 confirmed pensions

- ✓ State Pension
- ✓ ASH Staff Pension Scheme
- ✓ Beech Operations Scheme
- ✓ Chestnut Trust SIPP
- ✓ Hawthorn Staff Pension

[See your pensions](#)

1 pending pension

We're waiting for more information from the pension provider(s). You don't need to do anything.

- 🕒 Douglas Fir Workplace Pension

[See pending pensions](#)

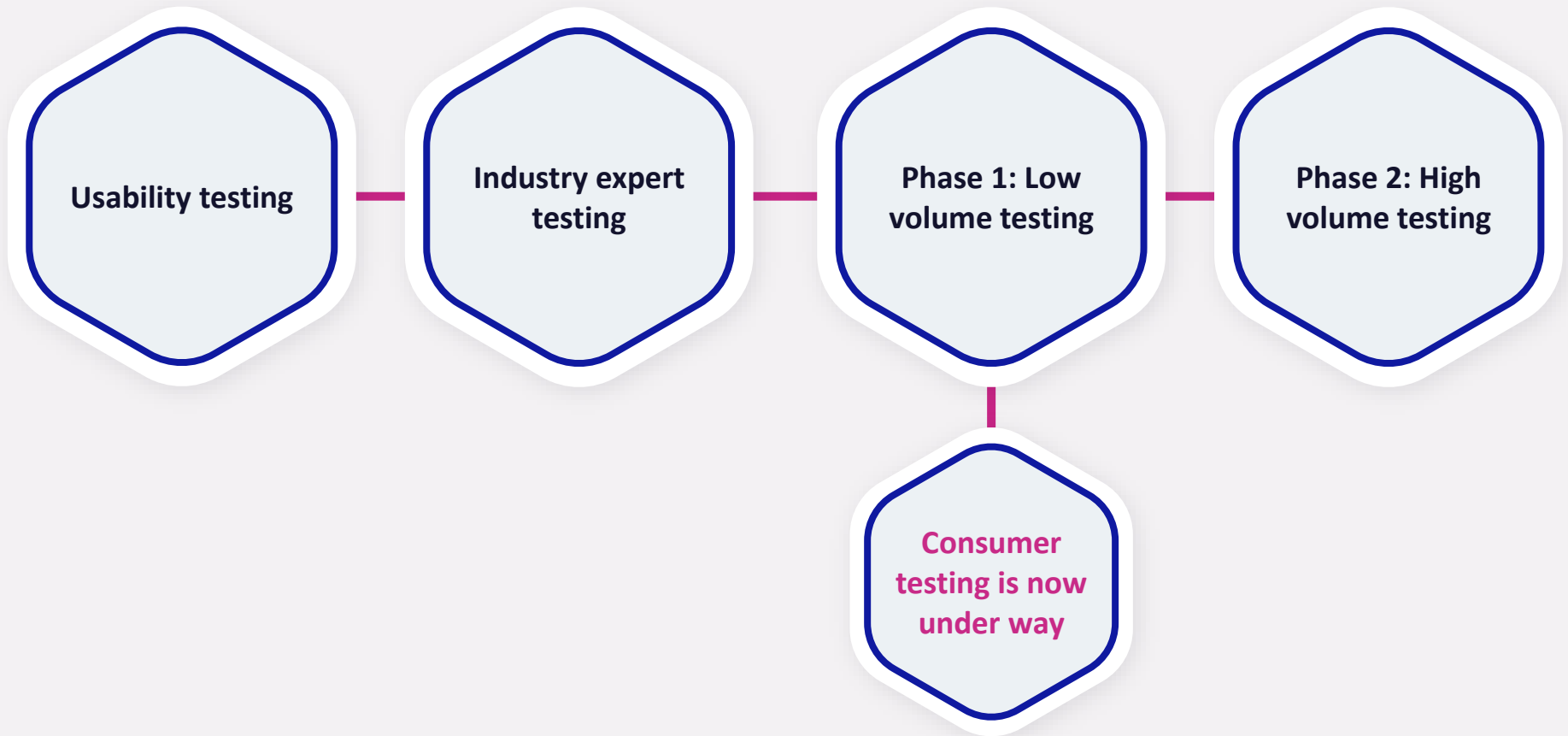
2 pensions that need action

You might need to provide more information or contact the provider.

- ⚠ Elm Pension Trust
- ⚠ Fig Tree Pension

[See pensions that need action](#)

MoneyHelper Pensions Dashboard consumer testing



Phase 1 insights (so far)

- **Testing demographics:** Phase 1 involved 24 diverse participants and above-average pension knowledge
- **Positive user feedback:** Users generally satisfied with the dashboard, with strong data match rates and high trust in GOV.UK branding
- **Areas for improvement:** Confusion around 'pending' or 'possible' matches and some usability and technical issues are being addressed
- **Next steps:** Plans include further testing rounds and collaboration to test additional pension types ensuring accurate data and usability

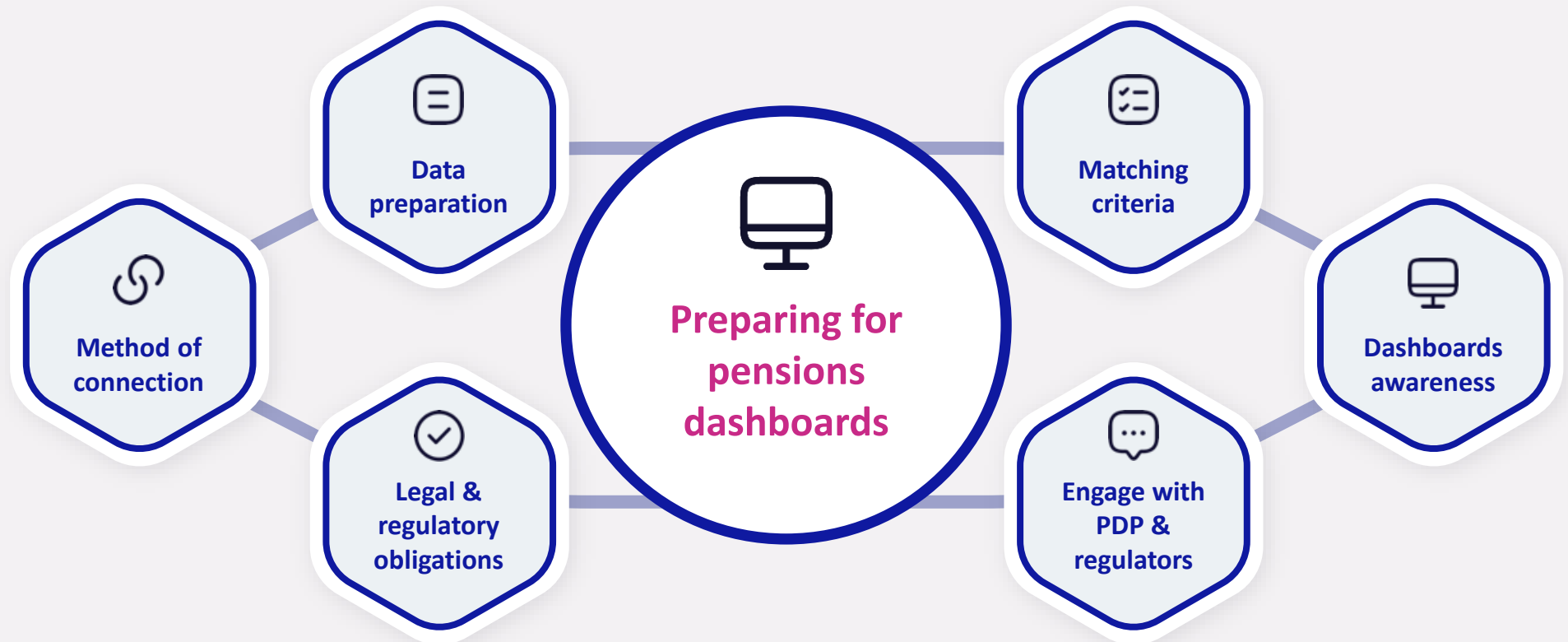


Private sector dashboards

- The Minister for Pensions has confirmed the government's commitment to delivering pensions dashboards
- The state-provided MoneyHelper dashboard will be made publicly available before private sector dashboards launch
- Better insights into consumer behaviour and ensure greater confidence in operational delivery, security and consumer protection
- PDP has been working closely with potential dashboard providers, DWP and the regulators on a pathway for dashboard development and implementation, and will be looking to share findings

What you can be doing

Pensions dashboards will enable individuals to access their pensions information online, securely and all in one place.



Pensions
Dashboards
Programme

 @pensions-dashboards-programme

 @PensionsDboards

 Sign up to our newsletter via our website

Thank you

Money and Pensions Service, Borough Hall,
Cauldwell Street, Bedford MK42 9AP

Email: supportdp@maps.org.uk

Web: pensionsdashboardsprogramme.org.uk





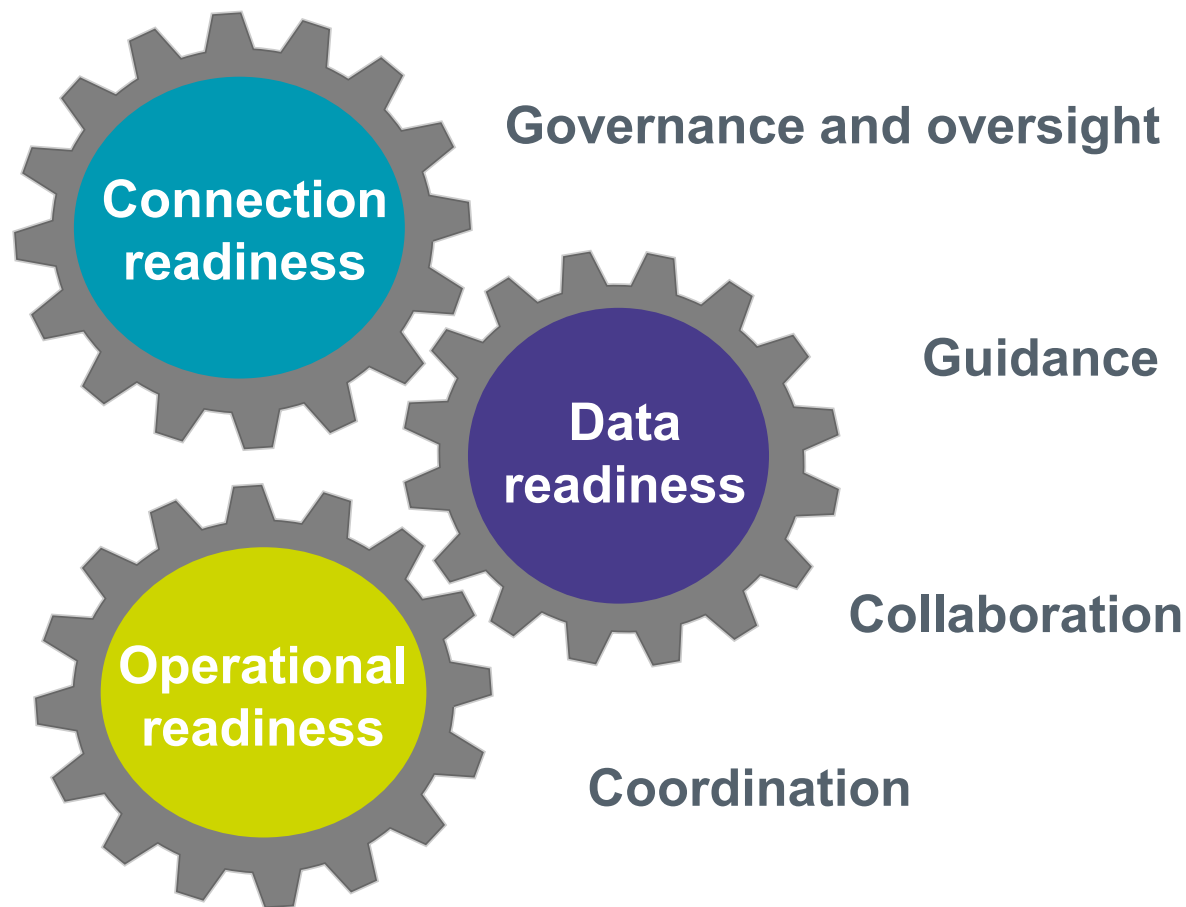
**The
Pensions
Regulator**

Making workplace pensions work

Local Pensions Board: Pensions dashboards update

Angela Bell – 22 January 2026

Getting ready for pensions dashboards



TPR's compliance & enforcement policy:

A pragmatic approach but robust where we see intentional non-compliance.

Governance & Controls

Important to have governance and controls in place to ensure work is progressing as planned.

Data – your strategic asset

- **Critical role:** Good data ensures accurate matching and reliable projections.
- **Data debt:** Address accumulated issues without delay.
- **Strategic impact:** Accurate data underpins funding plans, transactions, tech adoption, and long-term goals.
- **Regulatory expectations:** Scheme managers must take an active, ongoing role in data management.



Preparing for engagement & operational readiness

- Operational readiness is essential.
- Prepare early for member engagement.
- Define query routes and value data processes.
- Monitor dashboard-triggered activity.
- Use insights and technology to enhance operations.
- Maintain strong governance and audit trails.



The transformational power of dashboards



Useful links

- TPR [Pensions dashboards: initial guidance](#)
- TPR [Failing to comply with duties](#)
- TPR: [Scheme member data quality](#)
- TPR: [Pensions dashboards webinar](#)
- LGPS: [Pensions Dashboard connection guide](#)
- PDP: [UK Pensions Dashboards Programme](#)
- PASA: [Guidance \(connection, matching, value, AVCs\)](#)

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**The
Pensions
Regulator**

Making workplace pensions work

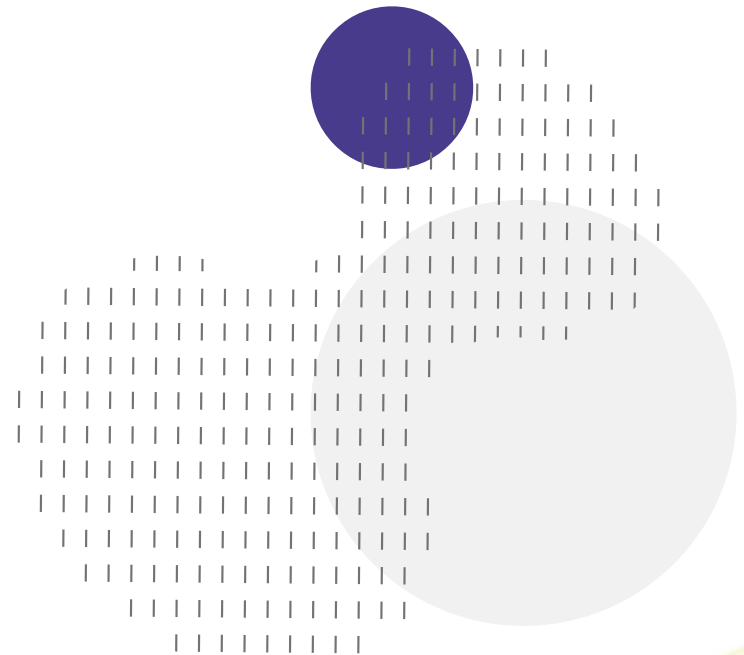
An introduction to The Pensions Regulator

Nick Gannon – Policy Delivery Lead

January 2026

Introduction and overview

- The role of the Pensions Regulator (TPR)
 - TPR's role in respect of public service pensions
- A focus on internal controls
- Reporting breaches
- Questions





**The
Pensions
Regulator**

Making workplace pensions work

The Pensions Regulator

About The Pensions Regulator

- TPR is the UK regulator of workplace pension schemes
- We are a public body sponsored by the Department for Work and Pensions (DWP)
- We make sure that employers put their staff into a pension scheme and pay money into it
- We make sure that workplace pension schemes are run properly so that people can save safely for their later years
 - protecting people's savings in workplace pensions
 - improving the way that workplace pension schemes are run

TPR's priorities

- We have five core areas of focus:
 - Security: Savers' money is secure
 - Value for money: Savers get good value for their money
 - Scrutiny of decision-making: Decisions made in savers best interests
 - Embracing innovation: The market innovates to meet savers' needs
 - Bold and effective regulation: TPR is a bold and effective regulator.
- The detail behind our day-to-day work is set out in our Corporate Plan



TPR and Public Service Pension Schemes

- We regulate compliance with the governance and administration requirements introduced by the Public Service Pensions Act 2013
- We provide details of our expectations in codes and guidance
- We engage mainly with scheme managers and pension boards to oversee and monitor compliance with the requirements
- We will normally attempt to secure compliance with legislative requirements without resorting to the use of our powers
- The PS audience has been a positive partner and we have repeatedly seen that PS schemes are willing to act when our concerns and expectations have been highlighted

The general code

- TPR Codes of Practice
 - are not statements of the law (with some exceptions)
 - set out our expectations for meeting the requirements set in pensions legislation
 - have no specific penalty for failing to follow them (with some exceptions)
 - may be relied on as evidence in legal proceedings
 - may be used to word an improvement or a compliance notice
- Modular content designed to be viewed online
- Consistency for all scheme types
- Must and Should



TPR interaction with PS Schemes

- We are aware that schemes are experiencing a period of significant change and numerous challenges, including:
 - McCloud remedy requirements
 - Pensions Dashboard implementation
 - Data quality
 - Administration changes
 - Maintaining and improving BAU member services
- Our greatest influence comes from concentrating on areas of thematic risk and targeting areas with those responsible for scheme management and governance
- We are communicating key messages, mostly to scheme managers and pension boards, about expectations on certain issues

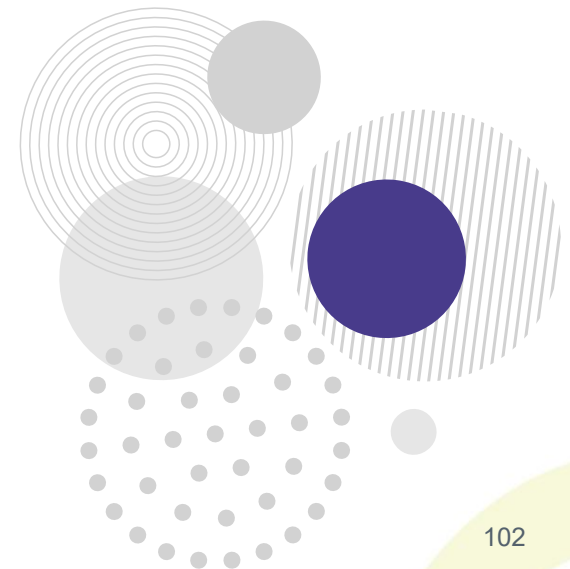
Enforcement

- Carry out an investigations into breaches of law, non-compliance or other issues
- Investigate regulatory, civil and criminal matters
- Work closely with other organisations including the Insolvency Service, Serious Fraud Office and various police forces
- Our regulatory powers include:
 - Collection of data, obtain information, conduct inspections
 - Imposition of civil penalties and criminal prosecution
 - Issuing of improvement notices and third-party notices
 - Other interventions, such as requiring a skilled person's report, appointment of a person to assist the pension board, recovery of unpaid contributions from employers on behalf of the scheme manager
 - Ability to publish reports about cases regarding our regulatory work

Internal controls

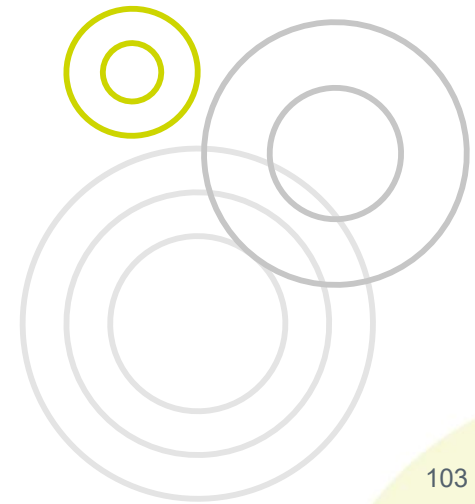
Internal controls

- The policies, processes and procedures carried out in running the scheme
- Governing bodies may delegate operational tasks, but they retain accountability
- Key systems, arrangements or procedures include:
 - Identifying, evaluating & recording risks
 - Risk management
 - Scheme continuity planning
 - Financial transactions
 - Record keeping & administration
 - Data monitoring and improvement
 - Receiving & monitoring contributions
 - IT systems & cyber controls



The Pension Board

- Knowledge & Understanding requirements
- Uses that knowledge to advise on priorities and horizon scanning
- Assist the scheme manager with
 - compliance with the law and General Code of Practice
 - management of risks affecting the Scheme
 - support to engagement with employers
 - insight and effective communication to members
- Suggest improvements on processes





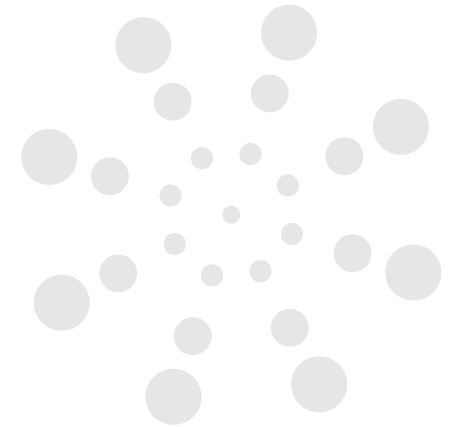
**The
Pensions
Regulator**

Making workplace pensions work

Reporting breaches

The duty to report

- Who?
 - Public service scheme pension boards
 - Scheme managers
 - Service providers
 - Employers
 - Professional advisers
- The duty to report overrides other duties such as confidentiality
- When a report is made in confidence we will take all reasonable steps to protect a reporter's identity and maintain confidentiality



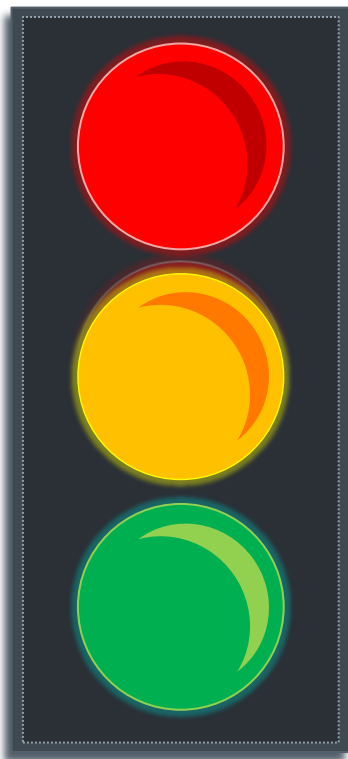
Deciding to report

- Two key judgements required when deciding to report a breach:

Is there reasonable cause to believe there has been a breach of the law?

Is the breach likely to be of material significance to TPR?

Example breaches



- Caused by dishonesty, negligence, reckless behaviour, poor governance, ineffective controls, poor decision-making or advice, or intentionally breaking the law
- The scheme has not connected to pensions dashboards by 31 October 2026
- Widespread and recurring administrative delays and errors
- A lack of internal controls being put in place by the governing body or service provider
- The governing body or service provider has not demonstrated the necessary knowledge or skills
- Breaches that stem from a single cause that is beyond the governing body's control
- It was not caused by dishonesty, poor scheme governance, poor advice or by a deliberate contravention of the law
- It is not significant
- Proper steps are being taken to put matters right

How to report

- Reports should be made by our online web form, email, or by post
- Telephone only to report an urgent breach which is likely to have an immediate and damaging effect for scheme members
 - Then submit the report in writing
- Breach of law reports must be made to us in writing as soon as reasonably practicable
 - Within 10 working days of the breach being identified



Questions

Reference slides

Scheme comparison

Feature	1992 Scheme	2006 Scheme Standard Members	2006 Scheme Special Members	2015 Scheme
Basis of pension	Final salary	Final salary	Final salary	(CARE)
Accrual rate	40/60ths 1/60 th (2/60 th after 20 years)	1/60 th	1/45 th	1/59.7 th
Benefit / Membership Cap	40/60 th	45 years	30 years	None
Revaluation rate	n/a	n/a	n/a	Average Weekly Earnings

Scheme regulations



- FPS 1992 Regulations
<http://www.fpsregs.org/index.php/regulations/fps-1992-regulations>
- FPS 2006 Regulations
<http://www.fpsregs.org/index.php/regulations/fps-2006-regulations>
- FPS 2015 Regulations
<http://www.fpsregs.org/index.php/regulations/fps-2015-regulations>
- Firefighters' Compensation Scheme
<http://www.fpsregs.org/index.php/regulations/firefighters-compensation-scheme>
- Age Discrimination Remedy Regulations
<https://www.fpsregs.org/index.php/regulations/age-discrimination-remedy-regulations>
- Special Members of the FPS 2006 Regulations
<https://www.fpsregs.org/index.php/regulations/special-members-of-fps-2006-regulations>

LGA framework and support services

- Forums and Groups
 - Technical group
 - Communications group
 - Regional groups
 - FRA drop in
 - LPB Chair forum
- Events
- Technical Support
- Coffee mornings

Resources

- www.fpsboard.org
- www.fpsregs.org
- www.fpsmember.org
- [Monthly bulletins](#)
- [Regulations](#)
- [GAD Guidance](#)
- [Age discrimination](#)

An important note



These slides are intended to provide an overview of the scheme regulations and should not be regarded as a complete guide

Please note that it is the responsibility of each FRA to apply the rules of the pension scheme in accordance with their interpretation of the scheme and to obtain legal advice where they consider this is necessary.

The information contained in these slides have been provided to give some guidance on the rules of the pension scheme, however they should be used only as an informal view of the interpretation of the firefighters' pension scheme as only a Court can provide a definitive interpretation of legislation.

Disclaimer

- The information contained in these slides are the authors interpretation of the current regulations.
- Readers should take their own legal advice on the interpretation of any particular piece of legislation.
- No responsibility whatsoever will be assumed by LGA or their partners for any direct or consequential loss, financial or otherwise, damage or inconvenience, or any other obligation or liability incurred by readers relying on information contained in these slides.

Thank you for listening!

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www.fpsboard.org

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www.fpsmember.org