FPS Local Pension Board (LPB) Training

The Bluelight Team

25 March 2025

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 introduction to the Pensions Regulator (Governance)

Break

Pensions Dashboard Programme Update

Pensions Dashboard an update from the Pensions Regulator

An update from the Bluelight team – Current hot topics

End of session review

Close

Introductions

Bluelight team

Tara Atkins

Senior Firefighters' Pension Adviser

Vivian Jones – 1 April

Programme Support Officer (PSO)

Claire Johnson (maternity leave)

Senior Firefighters' Pension Adviser

Bluelightpensions@local.gov.uk

Role and responsibilities

To support scheme mangers 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
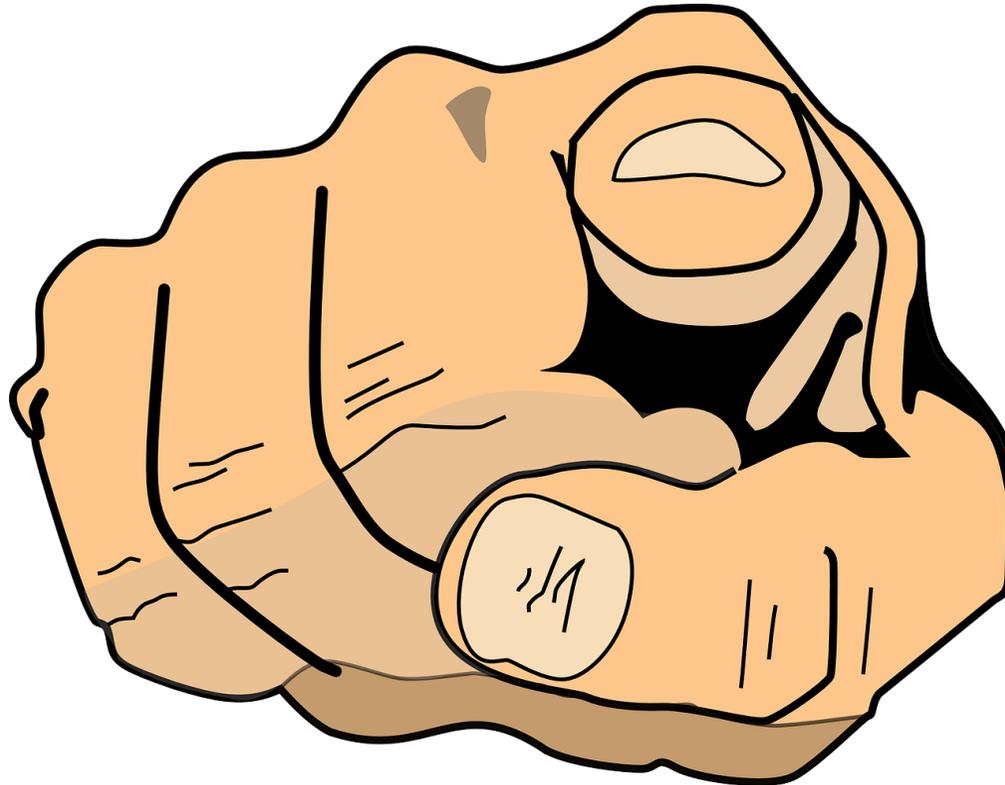- Inspect
- Regulate
- Report
- Whistle blow
- Do it for you

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?

And a couple of questions to discuss with the wider group….

What are the challenges your LPB is currently facing?

What do you want to achieve from today's training?

Why are we here?

Background to the Firefighters' Pension Schemes

18 years ago…

- one scheme

Then in 2006…

FPS 1992

FPS 2006

Compensation Scheme

From 2015...

FPS 1992

FPS 2006

Compensation Scheme

Special

FPS 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)

Do you know the role of the scheme manager?

If you don't how can you assist them?

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

Sight and sound
1. Fortnightly catch up
2. Quarterly meetings
3. Training
4. Office visits

Demonstrate

Assure – LPB Board

Board papers
1. Administration report
2. Scheme manager report
3. Scheme manager data

Data/Evidence

Verbal

Discussion
1. Chair's Update
2. Professional discussion
3. 'On the ground' feedback

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.

Admin

Scheme Manager

LGA

Pension Board

Scheme Advisory Board

LPB expectations

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.

Top tips

Hold meetings in person

Build and share knowledge (LGA bulletins, coffee mornings, training)

Regular opportunities to keep in touch

Build evidence/data into board papers

Assurance workplan

ADMINISTRATION OUTCOMES

DASHBOARD READINESS

DATA IMPROVEMENT PLAN

MEMBER COMMUNICATIONS

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

Who is the Scheme Advisory Board?

Do you know?

Scheme Advisory Board

Joanne Livingstone

SAB Chair

What do we do?

- What do you think is our remit?
- Is this the same as other public sector schemes?
- How many people are on it?
- Who do they represent?
- Where can I find out more?

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)

Role and experience of the Chair

- Former actuary, now a professional pension trustee

- Also worked for Pension Wise

- In post of Chair since August 2020

- Role is to make sure we fulfil our remit by chairing meetings, asking questions, providing input and encouraging sharing of knowledge

- Mixture of reactive and proactive

- Liaison with other stakeholders

What work has SAB been doing?

- Remedy (Sex discrimination, age discrimination, Treasury Orders)
  - Consultation on direction
  - Provide operational input
  - Governance oversight
- Actuarial valuation 2020
- Input into contribution rate reform
- Consideration of inheritance tax changes

Ongoing work for the SAB

o Ensuring remedies are implemented

o TPR General Code and Dashboard

o Actuarial valuation 2024

o Deepening links with Scheme Managers and Local Pension Boards

o Helping overcome obstacles

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

How can we have a mutually beneficial relationship?

Local Pension Board (LPB) Effectiveness Committee

What have we been doing?

	LPB training	Full training Refresher training Refreshed FPS Board training page
	LPB Chairs forum	Bi-monthly
	Template agenda	FPS Board resources page

Introduction and overview

- The role of the Pensions Regulator (TPR)
  - TPR's role in respect of public service pensions

- A focus on the General Code of Practice

- Opportunity for questions

The Pensions Regulator

TPR – what is our role?

- We are responsible for:
    - making sure employers put their staff into a pension scheme and pay money into it (known as 'automatic enrolment')
    - protecting people's savings in workplace pensions
    - improving the way that workplace pension schemes are run
    - reducing the risk of pension schemes ending up in the Pension Protection Fund (PPF)
    - making sure employers balance the needs of their defined benefit pension scheme with growing their business

TPR's priorities

- In our Corporate Strategy, there are five high-level priorities, each with a strategic goal, which indicate our 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 on behalf of savers are in their 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

Supervision

- Supervision is part of our approach to protecting and regulating pensions

- In addition to the process for authorisation and supervision of authorised master trusts, supervision is in pace for other workplace DB and DC schemes in both the public and private sectors

- It involves pro-active engagement with trustees, employers, scheme managers and other stakeholders to protect the interests of members

- Relationship building

- Making better use of our data

- Intelligence led, reactive engagement to specific events

- Clearer, quicker, tougher interventions

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

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
- Expect public service schemes to receive more regulatory attention

Codes of Practice

The purpose of codes of practice

- Our COPs are not statements of the law, except in certain circumstances set out in legislation.

- COPs set out our expectations for the conduct and practice of those who must meet the requirements set in pensions legislation.

- In most cases there is no specific penalty for failing to follow a COP, or to meet the expectations set out in it.

- However, we may rely on COPs in legal proceedings as evidence that a requirement has not been met. In those situations, a court must take a COP into account when considering their verdict.

- Similarly, if we find grounds to issue an improvement or a compliance notice, they may be worded in relation to a COP issued by us.

Codes of practice - Then

Reporting Breaches of Law	Notifiable Events	Funding Defined Benefits
Early Leavers	Late Payment of Contributions	Late Payment of Contributions (PPP)
Trustee Knowledge & Understanding	MNTs & MNDs	Internal Controls
Modification of Subsisting Rights	Dispute Resolution	Material detriment
DC Code	Public Service Code	Master Trust Authorisation
	CDC Authorisation	

Codes of practice - Now

The General Code of Practice

Funding Defined Benefits	Modification of Subsisting Rights	Material detriment
Notifiable Events	Master Trust Authorisation	CDC Authorisation

Structure

- Aims for consistency in expectations for all scheme types

- Content in 51 modules

- Just over a third the length of the codes it replaces

- Designed to be viewed and used online

Using the code

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Internal controls

- The policies, processes and procedures carried out in running the scheme

- Governing bodies may delegate operational tasks, but they retain accountability

- Some of the 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

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ESOG & ORA

- Most private sector schemes have to have and operate an Effective System of Governance

- Public service schemes don't have an ESOG, but they still have to do the work

- ESOG includes the processes and procedures in around half the code

- Most private sector schemes with 100 or more members must complete an Own Risk Assessment

- The ORA is a regular process where the governing body assesses the effectiveness and risks of the ESOG

- Regulations set out frequency, Code sets out content and approach

Reflections

- Feedback overwhelmingly positive
- Disclosed shortcomings in some areas
- Governance reviews & overhauls
- Extra work but valuable
- Prompting creativity
- Going further than required

Questions

Pensions Dashboards Programme

Chris Curry, Principal

Pensions
Dashboards
Programme

25 March 2025

Volunteer participant connection: progress update

- PDP has been working closely with around 20 'volunteer participants' (VPs)

- The VPs comprise pension providers and schemes, third party administrators and integrated service providers (ISPs)

- All VPs have begun connecting to the pensions dashboards ecosystem

- As of March 2025, 3 VPs have passed the final stage and completed full connection

- PDP has been refining the connection process based on feedback

Wider industry connection – deadline and guidance

Legislative connection deadline for providers and schemes in scope:
31 October 2026

Guidance complements the deadline, specifying when schemes should connect

Phased approach to connection is intended to help support stable and timely onboarding

Trustees will be expected to demonstrate how they have had regard to the guidance

Pensions Dashboards Programme

MoneyHelper dashboard and commercial 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 commercial dashboards launch

- Better insights into consumer behaviour and ensure greater confidence in operational delivery, security and consumer protection

- PDP is working closely with potential dashboard providers, DWP and the regulators on a pathway for dashboard development and implementation

Pensions Dashboards Programme

Consumer testing

- User research has already informed design and development
- Consumer testing of live service with real individuals
- Ensure positive, safe user experience that meets users' needs
- Inform the decision for making the dashboard publicly available
- MaPS leading on user testing of the live service
- Working with industry partners to develop plans

What you can be doing

Preparing for pensions dashboards

- Method of connection
- Data preparation
- Legal & regulatory obligations
- Matching criteria
- Dashboards awareness
- Engage with PDP & regulators

Pensions Dashboards Programme

Keep in **touch**

in @pensions-dashboards-programme

𝕏 @PensionsDboards

✉ Sign up to our newsletter via our website

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

Email: supportpdp@maps.org.uk

Web: pensionsdashboardsprogramme.org.uk

Pensions Dashboards Programme

Connecting to pensions dashboards

Deciding when to connect

➢ Read DWP guidance and take it into account when making decisions around connection.

➢ Ensure you have access to all relevant info before making decisions.

➢ Develop and agree a practical delivery plan according to your scheme-specific situation.

➢ We expect schemes to adhere to the dates set out in DWPs guidance. Not following the guidance could expose you to greater risk of not being able to comply with your dashboard duties.

Not 'having regard' is a breach of law

➢ Scheme managers will need to be able to demonstrate, upon request, how you have had regard to the guidance on connection.

➢ Reasoning for decisions should be clearly considered and documented, including how relevant risks are identified, evaluated and managed.

TPR's compliance & enforcement policy:
A pragmatic approach but robust where we see intentional non-compliance.

Governance & Controls
It is important to have appropriate governance and controls in place to ensure work is progressing as planned.

What should scheme managers be doing now?

Read our guidance

Read our guidance and make sure you understand your dashboards duties, and what you need to do to prepare.

Decide how you will connect to dashboards

Look at the options available to you ie using your current pensions administrator, an integrated service provider, or building own connection solution.

Include pensions dashboards as an agenda item

Include pensions dashboards as an agenda item at board meetings to raise awareness of the steps you'll need to take to meet your duties.

Ensure data accuracy

Ensure data you use to match people with their pensions and to return the required pension value is accurate and complete.

IT'S ON YOU
IT'S ON YOU
IT'S ON YOU
IT'S ON YOU
IT'S ON YOU
IT'S ON YOU

Download TPR's pensions dashboards checklist now to get started

The Pensions Regulator

BE PREPARED
BE PREPARED
BE PREPARED
BE PREPARED
BE PREPARED
BE PREPARED

Download TPR's pensions dashboards checklist now to get started

The Pensions Regulator

Getting data dashboard ready: four key steps

The Pensions Regulator

1 Understand

- Data you will receive from the digital architecture
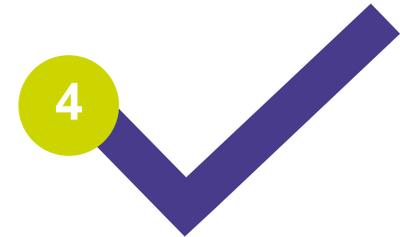- Data you will need to return to members and by when

2 Assess

- Current quality
- Digital accessibility

3 Consider

- Data items for matching criteria
- How to present and calculate the value

4 Put plan in place

- Improve the data quality
- Maintain the data quality

Hot topics from industry engagement

Confidence and engagement

Change of administrator

Multiple administrators and AVCs

Increased member engagement

Data readiness

The Pensions Regulator

Pensions dashboards: Some useful links

- TPR guidance: Pensions dashboards: initial guidance

- TPR checklist: Preparing to connect: checklist

- TPR compliance and enforcement policy: Failing to comply with duties

- PDP useful resources: Connection hub, Queries, Events and webinars

- PASA guidance (connection, matching, value, AVC): Guidance

- LGPS guidance: Connection guidance for administering authorities, AVCs and Dashboards administrator guide
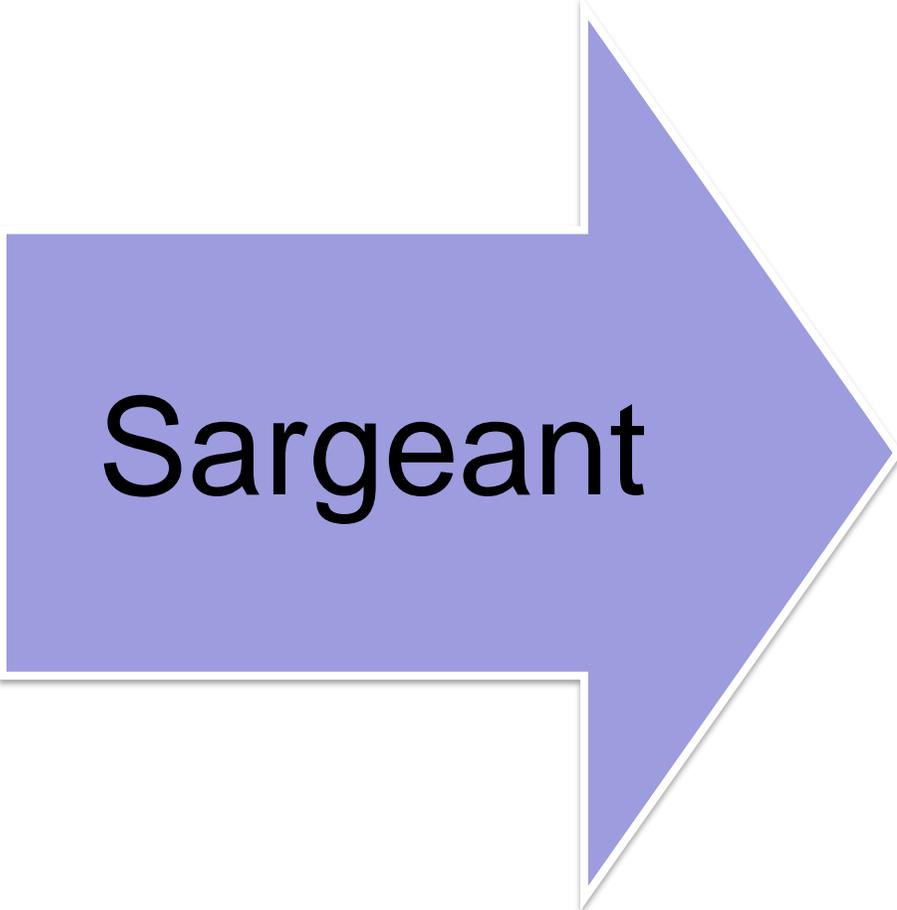
Update from the bluelight team

Tara Atkins

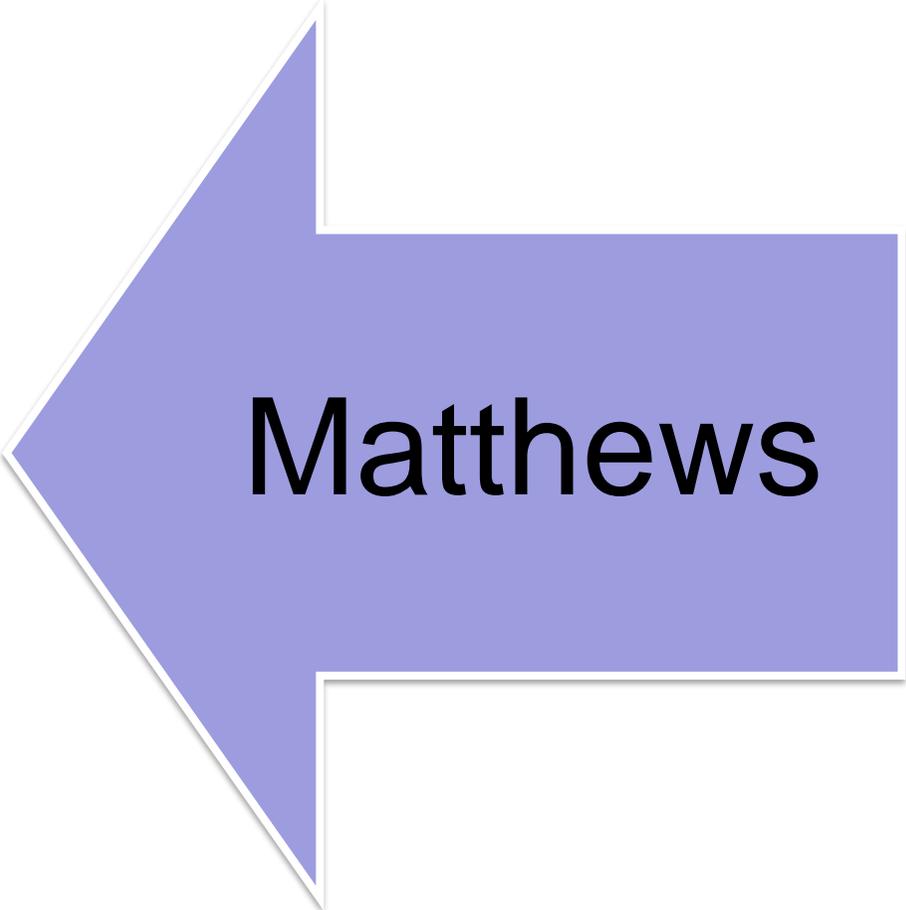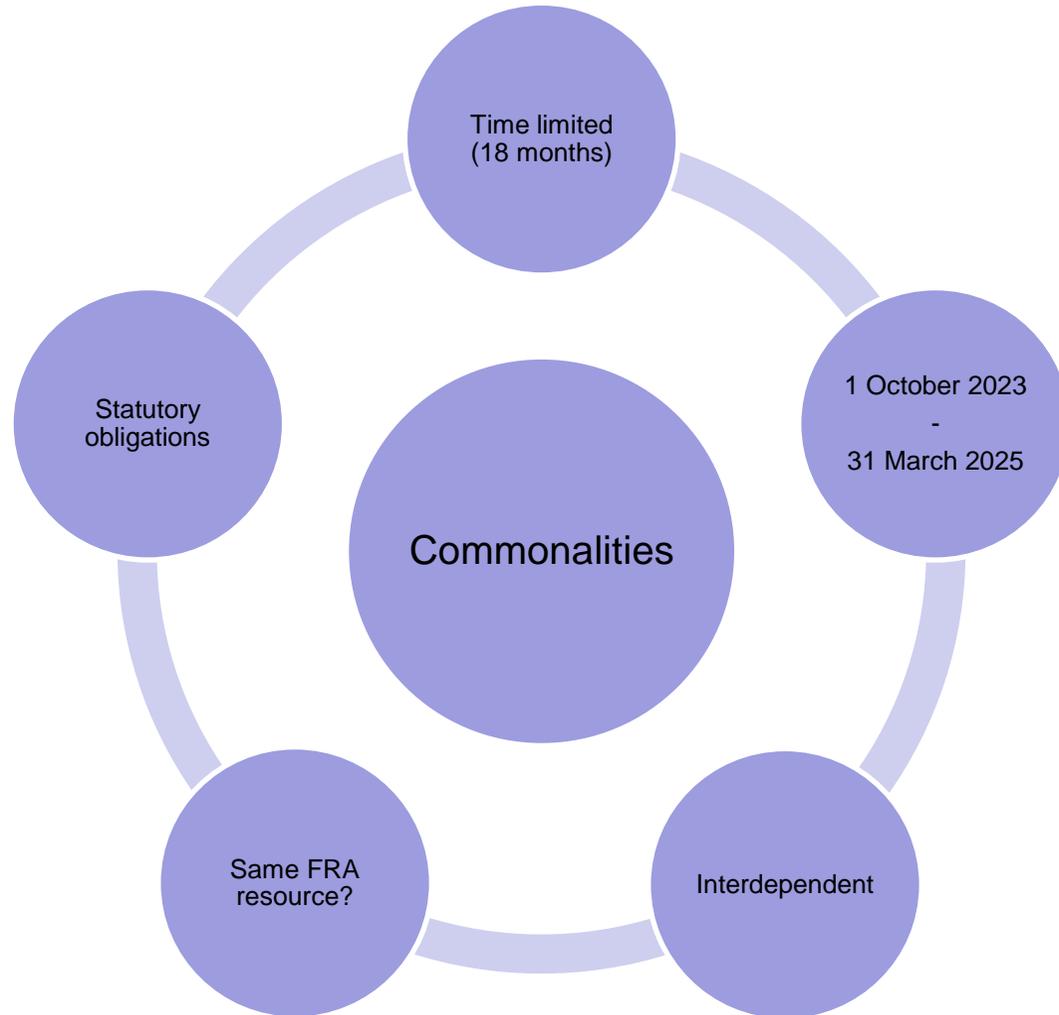Firefighters' Pensions Adviser
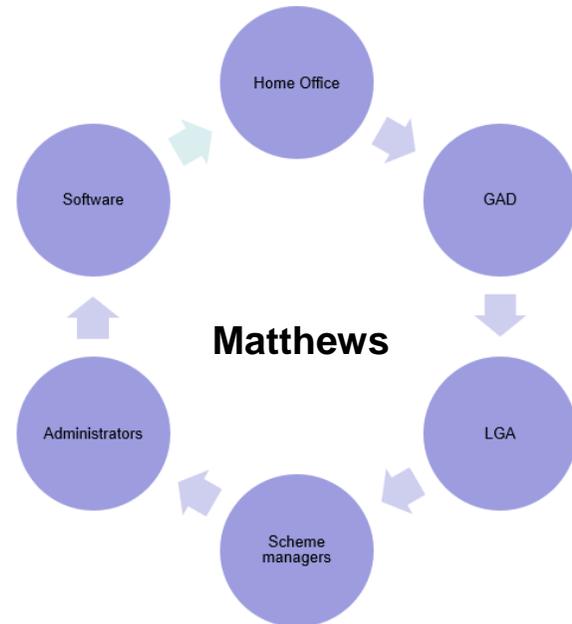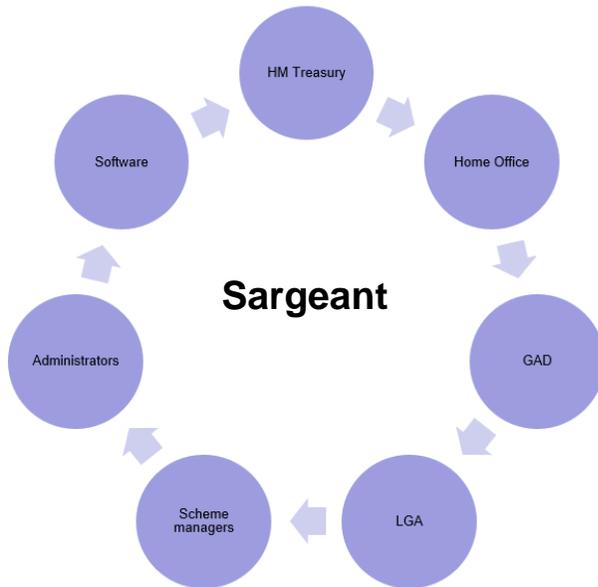
Current Hot Topics

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
- Retrospectively

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?

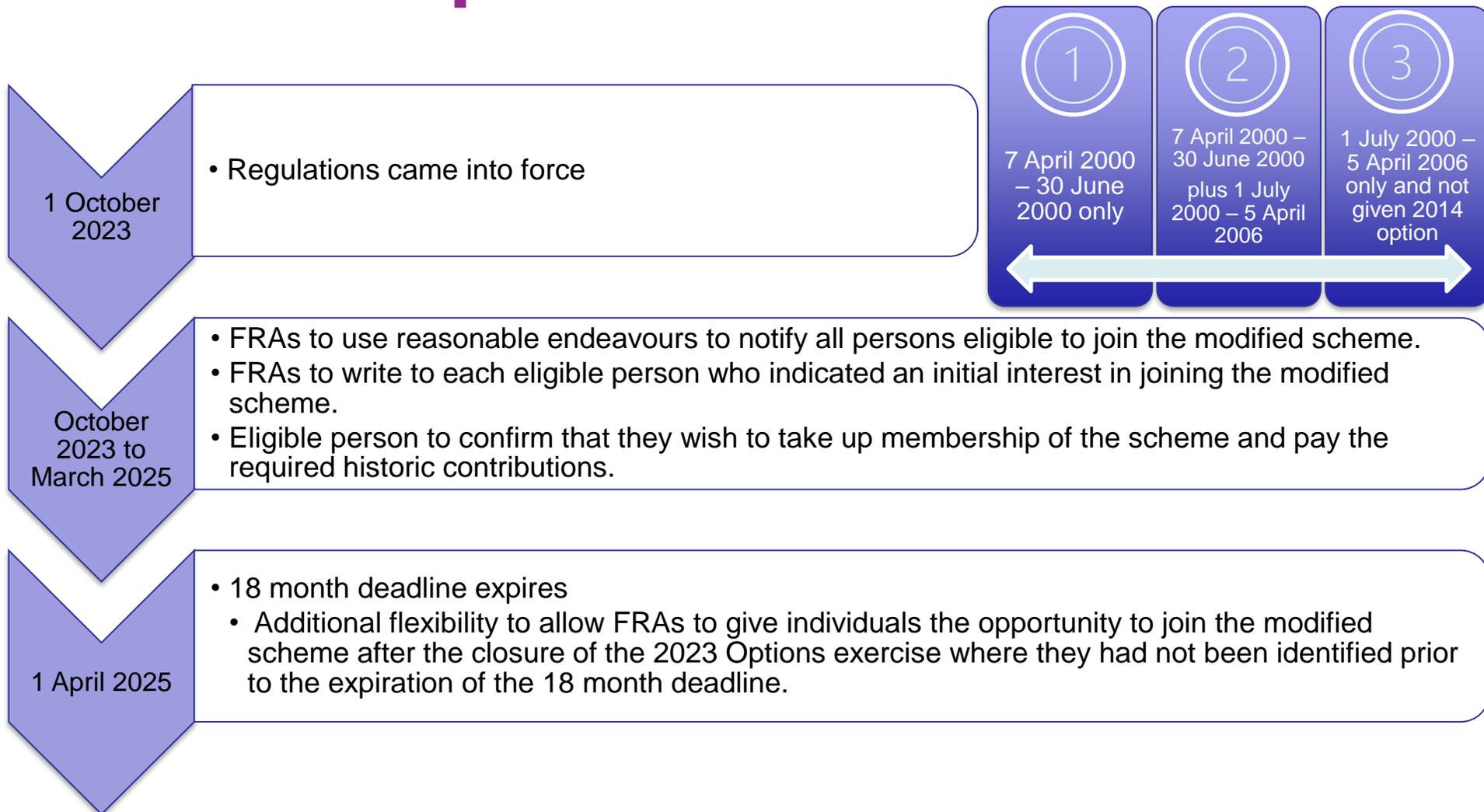O'Brien v Ministry of Justice concerns fee paid judges in the JPS

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

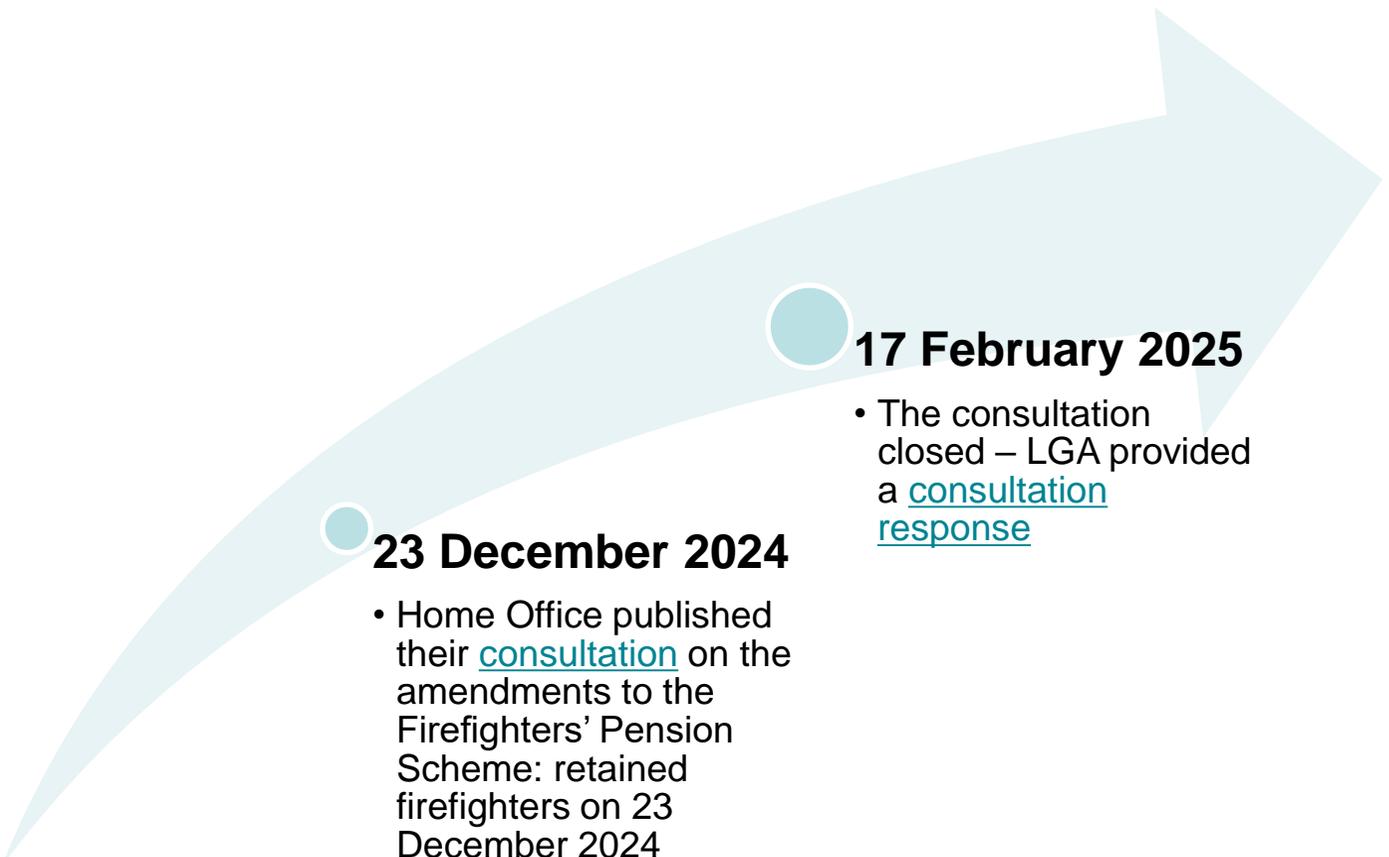As a binding judgment, UK Government recognised the right applies to RDS claims

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

Stage		
①	②	③
7 April 2000 – 30 June 2000 only	7 April 2000 – 30 June 2000 plus 1 July 2000 – 5 April 2006	1 July 2000 – 5 April 2006 only and not given 2014 option

1 October 2023

- Regulations came into force

October 2023 to March 2025

- FRAs to use reasonable endeavours to notify all persons eligible to join the modified scheme.
- FRAs to write to each eligible person who indicated an initial interest in joining the modified scheme.
- Eligible person to confirm that they wish to take up membership of the scheme and pay the required historic contributions.

1 April 2025

- 18 month deadline expires
  - Additional flexibility to allow FRAs to give individuals the opportunity to join the modified scheme after the closure of the 2023 Options exercise where they had not been identified prior to the expiration of the 18 month deadline.

The Consultation

17 February 2025

- The consultation closed – LGA provided a consultation response

23 December 2024

- Home Office published their consultation on the amendments to the Firefighters' Pension Scheme: retained firefighters on 23 December 2024

Coffee Morning 14 January 2025

Areas under consultation

Deceased individuals
- Missed Pension lump sum payments
- Missed survivor pension payments
- Additional death grant
- Extended death grant

Conversion options
- Special deferred members
- Special pensioner members who are in receipt of a member initiated early payment of pension

Restrictions on opt out cases

Flexibility to new provisions beyond 31 March 2026

Deadline extension

Central support

	Sargeant	Matthews

FPS Websites	FPS Regulations and guidance website
	• Specific section on the age discrimination remedy
	    • Sargeant website index
	FPS Member website
	• Specific section on the age discrimination remedy
	• Member FAQs
	• Member factsheets
		FPS Regulations and guidance website
		• Specific section on the Matthews exercise.
		    • Matthews website index
		FPS Member website
		• Specific section on the Matthews exercise.
		• Member FAQs
		• Member guides

LGA Communications	Monthly bulletins Regular 'coffee mornings' Bank of supporting documentation aimed at scheme managers and administrators	

End of session review

Did you get what you thought you would out of the session?

If not, what didn't we cover?

Any questions?

Challenges

Knowledge

Retention of Board members

Remedies

Lack of board training

Getting employee members on the board

Administrator performance and additional admin costs

Engagement with members

What do you want to achieve from today's session

- Soak up information

- Broader knowledge

- Better understanding of the scheme

- Understanding more about the LPB and what can be fed back to the Board to improve

- Experience is based on Police so want to understand the Fire side of things

- How we work with the administrators

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 1/60th (2/60th after 20 years)	1/60th	1/45th	1/59.7th
Benefit / Membership Cap	40/60th	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

www.fpsregs.org

www.fpsmember.org