

FPS Local Pension Board (LPB) Training – Day one

The Bluelight Team

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Training Etiquette



Treat everyone with respect



Allow everyone the opportunity to contribute



Keep Cameras on where possible



Minimise distractions

Mute when not speaking

Avoid multitasking where possible

Give the session your full attention



Participate actively

Ask questions

Share experiences and examples

Contribute to discussions and activities



Use the chat respectfully



Maintain confidentiality



Be present and punctual

Agenda

Welcome and Introductions

Scheme overview

Who's who and what are their expectations

Scheme Advisory Board – An update from the Chair

Local Pension Board Effectiveness Committee – An update from the Chair

An introduction to the Pensions Regulator (Governance)

End of session review

Close

Introductions

Bluelight team

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•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

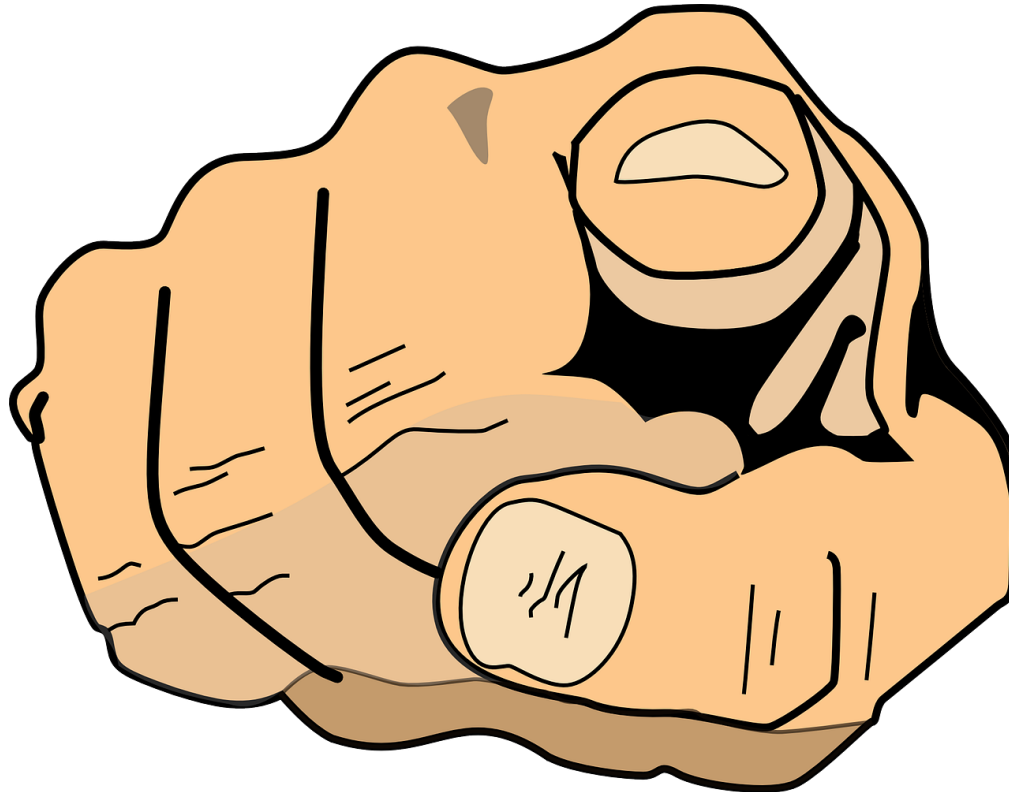
Whistle blow

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?



**In one word, what comes to mind
when you hear the term ‘pension
governance’?**

End

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)

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



Is it

- a) Regulatory compliance**
- b) Stakeholder transparency**
- c) Knowing what questions to ask**
- d) Governance**
- e) Something else**

End

Do you understand the role of the scheme manager?





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

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



Do you:

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

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

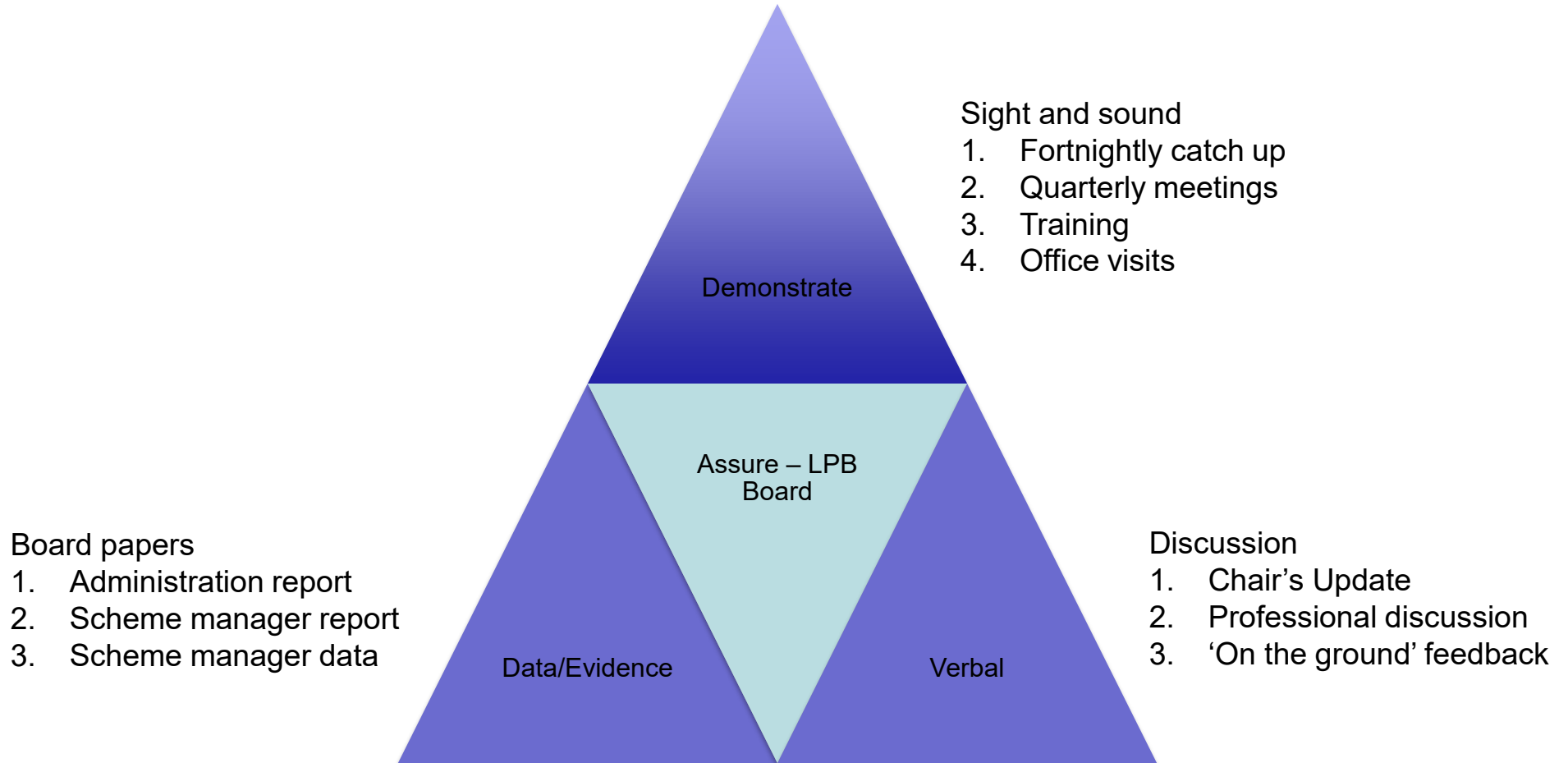
To convince someone of something through action
Triangulated evidence



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:

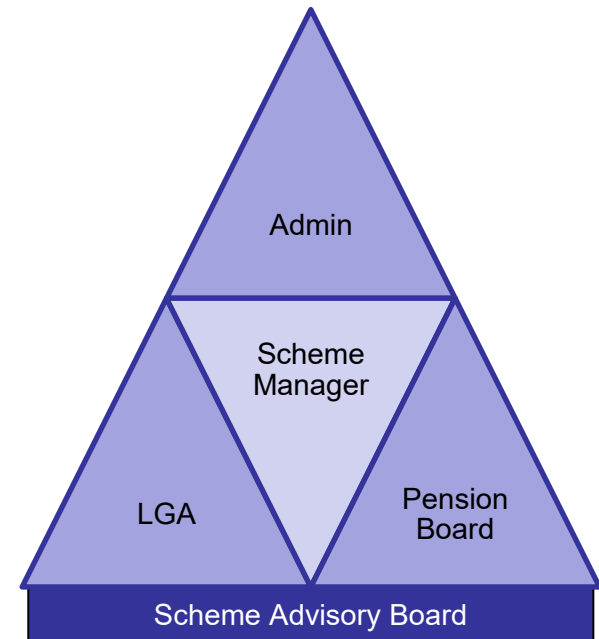
“Our assumption is that the Scheme would be more effectively managed and administered if support which is already available were universally used.”

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.

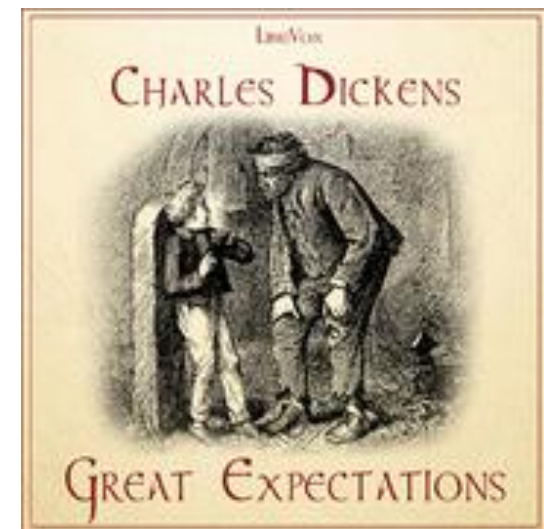


The LGA to provide appropriate advice, guidance, and training to assist the LPB in fulfilling their role.

Scheme Advisory Board expectations

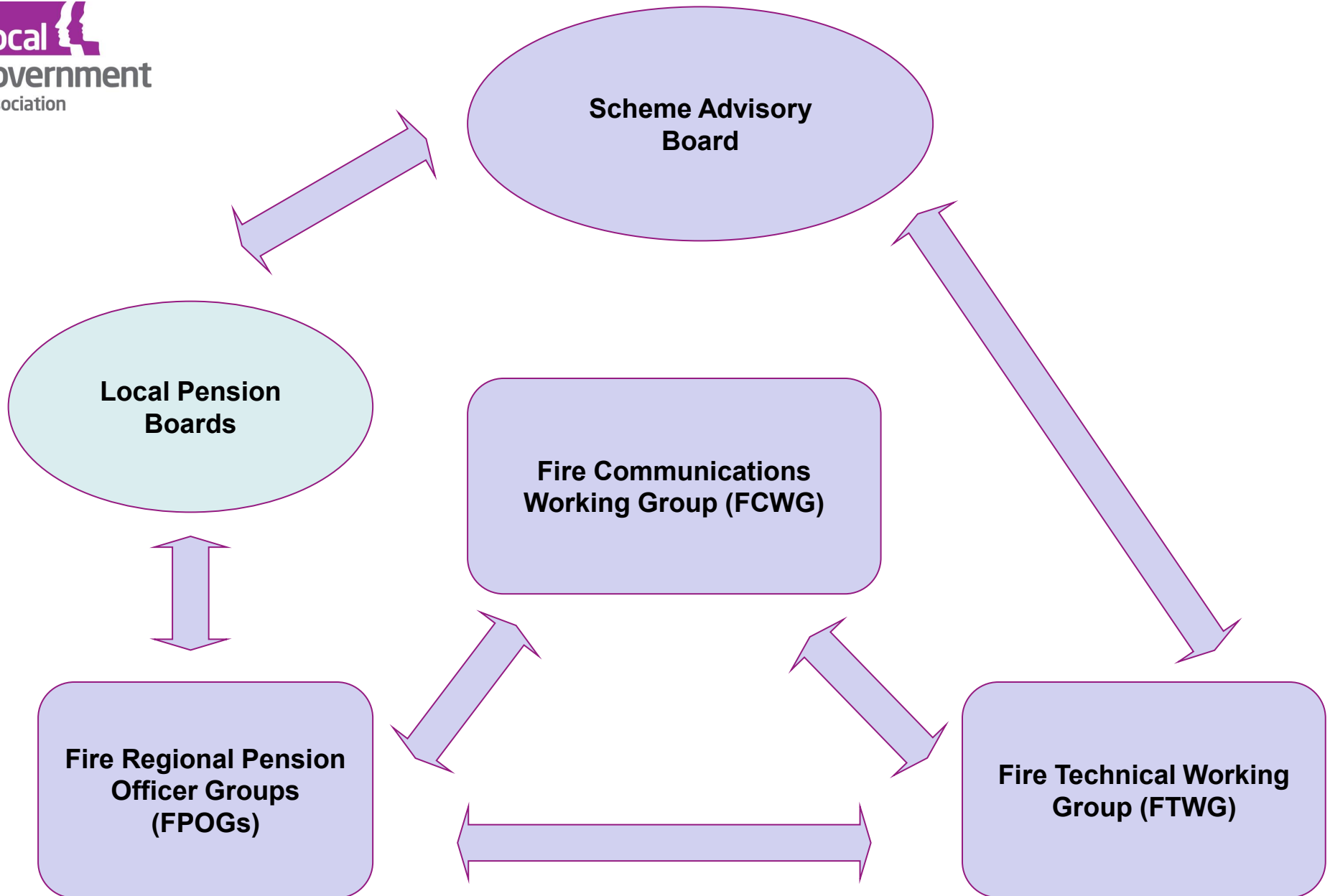
The two expectations of the SAB are set out in legislation:

- 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

www.fpsboard.org

The Firefighters' Pensions (England) SAB

[Welcome](#) [About the Board](#) [Board Committees](#) [Board Publications](#) [Local Pension Boards](#) [Contact Us](#)



You are here: [Home](#)

Welcome

Welcome to the website for the Firefighters' Pensions (England) Scheme Advisory Board.

The site holds information about the work of the Board and its three committees, as well as useful information and resources for Local Pension Boards.

If you have any comments about the site, please contact the Board secretariat at firesab@local.gov.uk.

Login Form

The Login form is for Scheme Advisory Board members only.

Username 

Password 

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 and overview of delivery
 - Most recently involved with ensuring Matthews remedy corrections, McCloud opt outs, deemed election guidance
- Actuarial valuations 2024
 - Input into some assumptions
 - Overview of processes



Ongoing work for the SAB

- TPR General Code and Dashboard
- Actuarial valuation 2024 and factors
- Deepening links with Scheme Managers and Local Pension Boards
- Responding to organisational changes
- Input re design eg EDI and compensation schemes

How does SAB interact with LPBs

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

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

[Operation of LPB guidance](#)
[Template LPB terms of reference](#)



Review of LPB Effectiveness committee [terms of reference](#) and meeting structure



Review of LPB Chair forums discussion topics



LPB Training Strategy and needs analysis

[LPB Training Assessment Strategy and Training Needs Analysis](#)



Panel discussion – The Challenge Before us
– Perspectives from LPB Chairs

Day one – [Programme](#) and [Booking](#)
Day two – [Programme](#) and [Booking](#)



**The
Pensions
Regulator**

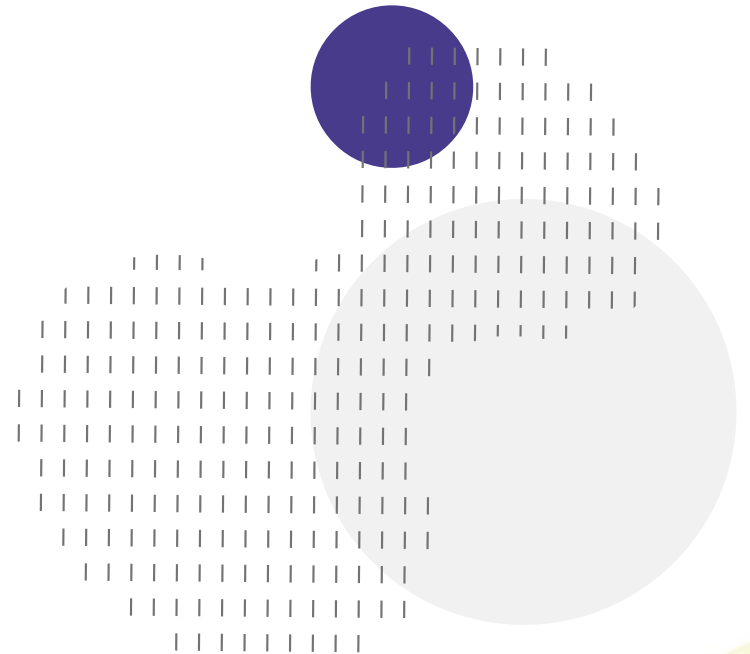
Making workplace pensions work

An introduction to The Pensions Regulator

Nick Gannon – Policy Delivery Lead
September 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 four core areas of focus:
 - **Scheme governance:** to raise the quality of scheme governance and administration
 - **Value for money:** to enhance the value for money that people experience throughout their pensions journey whatever their scheme
 - **Retirement:** to ensure members are confident entering retirement and can transition smoothly into products that provide a sustainable income in later life
 - **An efficient and effective TPR:** to further strengthen TPR as a modern, behaviourally informed, capable and data-driven regulator
-
- The detail behind these areas 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

- Our aim is to deliver effective and efficient enforcement that:
 - protects members from harm
 - raises compliance and standards to enhance the pensions landscape
 - supports a pensions system that works in the best interests of members
- Details of our approach are set out in our Enforcement Policy



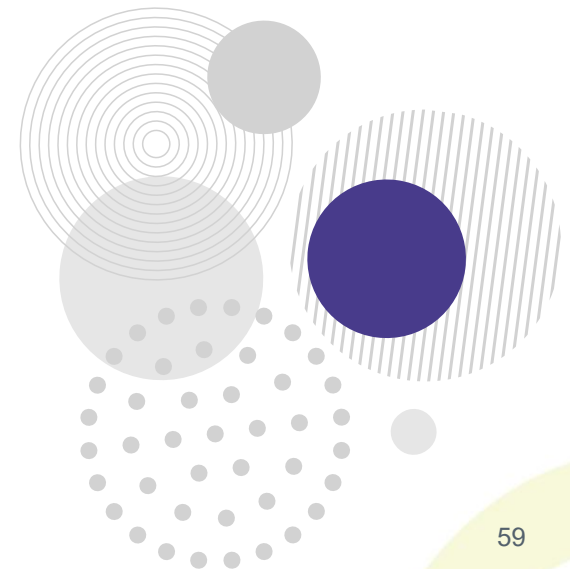
Enforcement powers

- 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

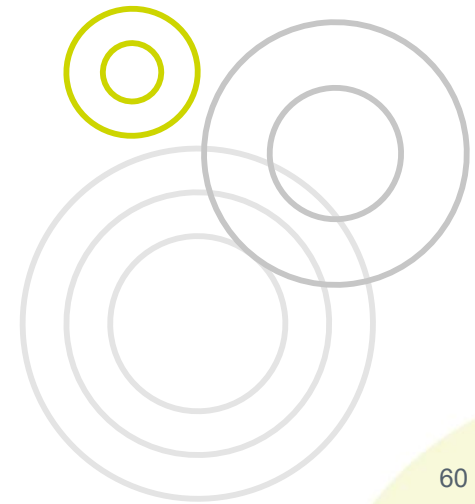
Internal controls

- 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



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



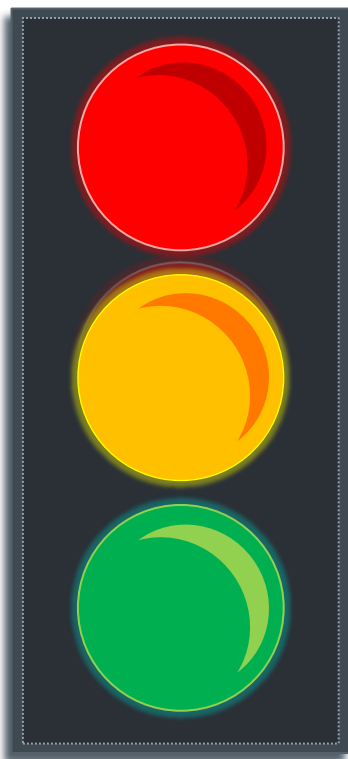
Deciding to report

- 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

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?

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

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Thank you for listening!

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www.fpsboard.org

www.fpsregs.org

www.fpsmember.org