

FPS Local Pension Board (LPB) Training – Day two

The Bluelight Team

Ownership and Copyright Notice:

Training delivered by LGA.
Materials © 2026 Local Government Association (LGA).
All rights reserved.

Disclaimer:

These slides are based on the LGA Bluelight Team's understanding of the information available at the time of compilation including the relevant Statutory Instruments governing the Firefighter's Pension Scheme and associated overriding legislation. They represent the views of the LGA Bluelight Team and should not be treated as a complete and authoritative statement of the law. You may wish, or will need, to take your own legal advice on the interpretation of any particular piece of legislation. No responsibility whatsoever will be assumed by LGA for any direct or consequential loss, financial or otherwise, damage or inconvenience, or any other obligation or liability incurred by anyone relying on information contained herein.

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

Recap of Day one

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

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

Day one recap – Key points

What we covered on Day one:

•Purpose of the Local Pension Board (LPB)

- To assist the Scheme Manager
- To support effective governance, administration, and compliance

•Roles and accountability

- Scheme Manager; retains overall responsibility
- Pension Administrator; delivers day-to-day administration
- LPB; provides oversight, assurance, and constructive challenge

•Governance and assurance

- What “assurance” means in practice
- Using reports, evidence, and discussion to support decision-making
- The LPB’s role in identifying and escalating risks and issues

•Wider governance framework

- Scheme Advisory Board (SAB)
- LPB Effectiveness Committee
- Support from the LGA Bluelight team

•The Pensions Regulator (TPR)

- Expectations under the General Code of Practice
- Importance of effective internal controls
- Understanding breaches of law and reporting duties

Pensions
Dashboards
Programme

Pensions Dashboards Programme

Chris Curry, Principal

23 September 2026



Connection to dashboards: Headline figures



Connection begins

August 2024

The first organisations started connecting to the dashboards ecosystem.



Direct connections

23 organisations

The original **19** are now connected, alongside 4 later additions.



How schemes connect

Most schemes connect through ISPs

The ISPs are represented among the **23** directly connecting organisations.



Providers and schemes

Around 1,800 connected

This includes pension providers, schemes and the State Pension.



Pension records

More than 70 million records

Connections represent **85%** of all records in scope.

Progress remains on track for the October 2026 connection deadline.

MoneyHelper Pensions Dashboard:
**Information summary and
confirmed pensions**

Phase 2 research findings



12,429 users recruited to a testing panel:

- Majority of testers recruited through working with industry and partner organisations
- Some testers also signed up via the MoneyHelper website



High volume unmoderated testing started in March - **c300 users** in the first month



Testing conducted over 4 tranches, with each tranche getting progressively bigger



Users are sent a secure link

Testing numbers and demographics



5,666 testers invited



3,687 (65%) links used



Slightly more women than men



Most testers aged 35-64, but successfully targeted **younger (25-34) users in tranche 4**



Between March and June, we have registered over **11,000 pensions matches** for nearly **3,000 users**



Not all users who use their links complete the journey through the dashboard.

User outcomes



Most users have a positive experience of using MHPD, with high levels of customer satisfaction and advocacy.

“ I found a pension on there I had forgotten about so was very useful. It was easy to log in and the information was thorough and easy to understand. ”

“ It's just great to be able to see all my pensions together rather than to have to look them up on different sites with different logins.”

What happens when users use the service?

More than **95% of users** choose to add their National Insurance number when prompted.

Around **80% of pension matches** are initially registered as definite matches, while **20%** are registered as possible matches.

What do users see on the pensions results page?

Pension matches are shown in three channels:

- Confirmed pensions
- Pending pensions
- Pensions that need action

Proportion of visits reaching the pensions results page with **at least one** pension in each channel, March to June:

- **92%** had a confirmed pension
- **37%** had a pending pension
- **31%** had a pension that needed action

Help shape the dashboard through user testing

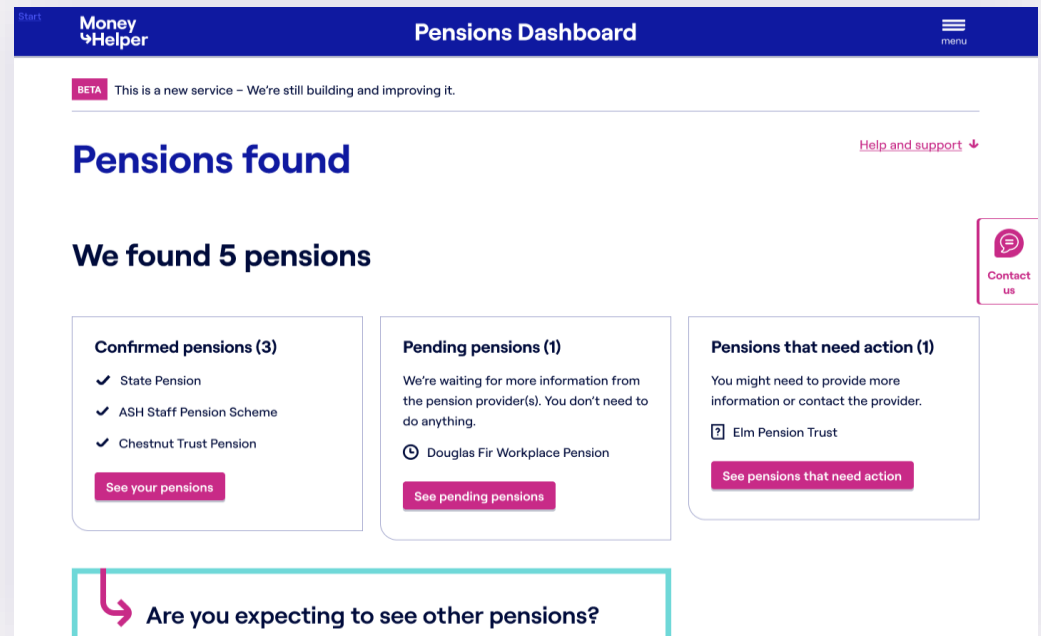
- Help us by inviting your members, employees or other audiences to take part in user testing
- Feedback from testing helps us improve the dashboard experience
- www.pensionsdashboardsprogramme.org.uk



Scan the QR code to find out more about user testing

Launch date

- On current plans, expectation is the MoneyHelper Pensions Dashboard will be available to the public in **financial year 2027/28**
- An update on launch plans will be provided around the time of the **31 October connection deadline**, when significantly more user testing will have been undertaken
- The launch date will be decided by the Secretary of State for Work and Pensions, based on a range of criteria, and **6 months' notice** will be given to industry



Private sector dashboards

- **Government remains committed to private sector dashboards** alongside the MoneyHelper Pensions Dashboard
- **A Private Sector Dashboard Working group** has been established
- **Working group will review standards and other artefacts** relating to the future connection of private sector dashboards
- **Organisations that expressed an interest** in participating have been notified
- **Work continues to support future private sector dashboards** while preparations for launch remain the priority

Industry role in readiness

- **Demonstrate operational readiness beyond connection**
- **Prepare for increased contact and onward journeys**
- **Use testing insights to assess and improve readiness**
- **Provide clear signals of readiness to the Pensions Dashboards Programme**
- **Maintain ongoing collaboration and feedback**



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





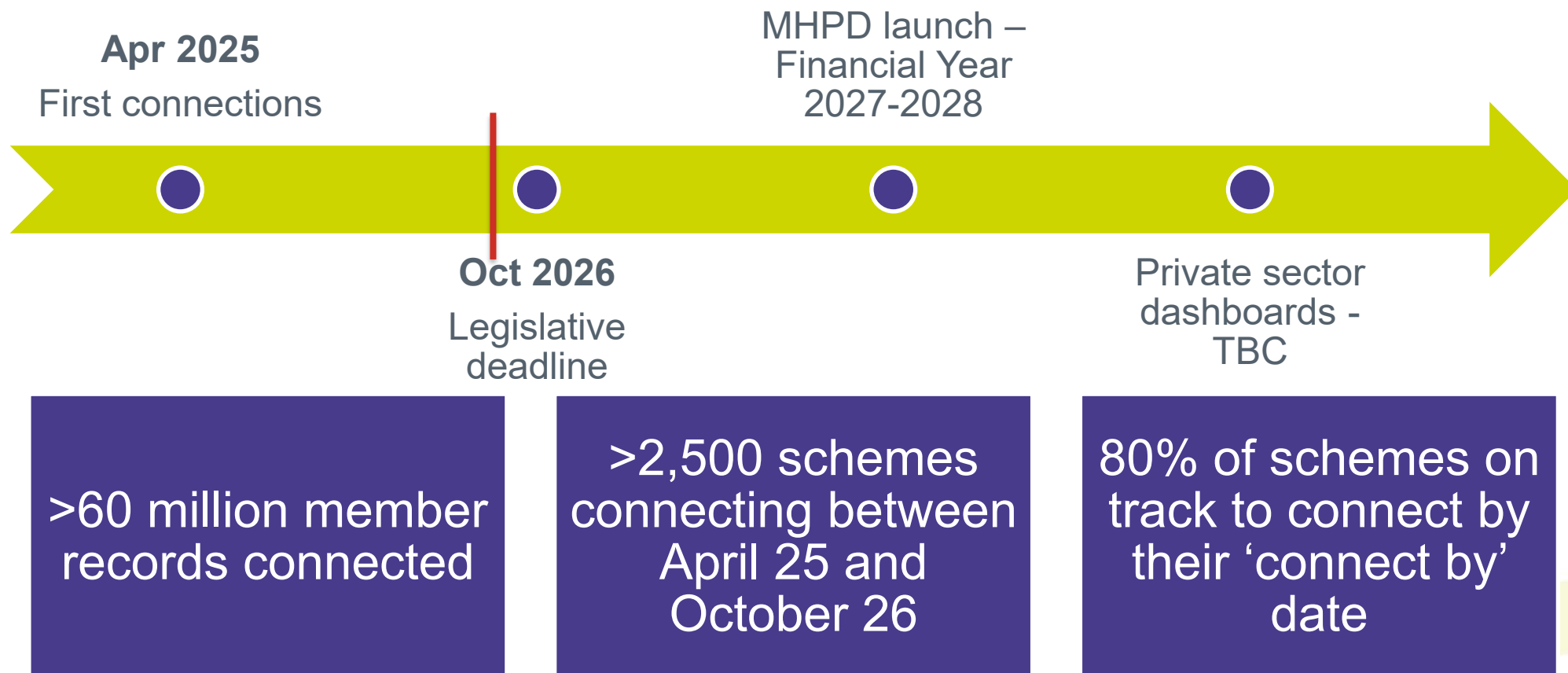
**The
Pensions
Regulator**

Making workplace pensions work

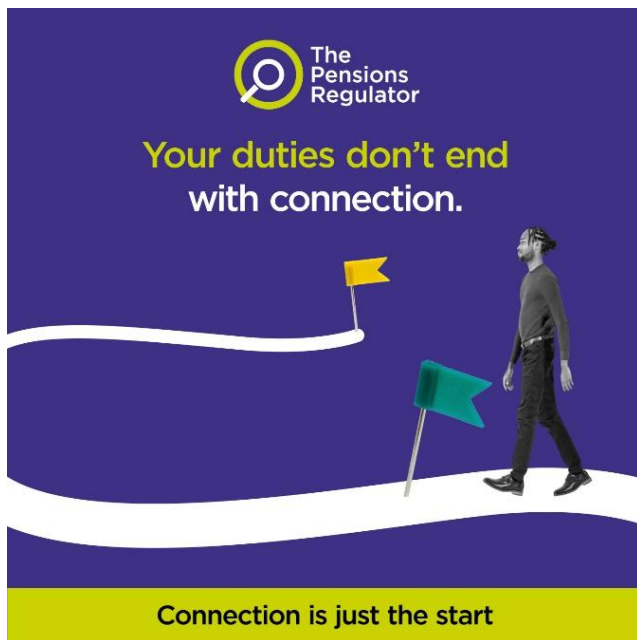
Local Pensions Board: Pensions dashboards update

Ben Stock
September 2026

Pensions dashboards are happening!



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.

Operational Readiness – Deep Dive

- Following deep dives into data quality and value data preparations, we are now focusing on operational readiness
- The launch of MHPD will have a downstream impact on schemes and their administrators
- We need to make sure that this impact is manageable and does not create significant risks to the confidence in dashboards or pensions as a whole or impact other member outcomes (e.g. if other BAU admin activity is affected by capacity constraints).
- The MHPD route to market launch should be designed with this in mind, but it must be balanced against the need to ensure that dashboards achieve optimal reach. We therefore need to **ensure that schemes and their administrators are taking sufficient and reasonable steps to prepare for launch.**
- We will do **two rounds of engagement:**
 - One in **September/October 2026**, to assess whether admins and schemes have **robust plans** to put the require processes and resource in place. This phase will inform the discussion on MHPD launch.
 - One in **early 2027**, a few months ahead of launch, to understand **if the processes are being implemented and refined.** This gives us time to address potential risks remaining ahead of launch.



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.



Getting data dashboard ready: four key steps



Understand

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



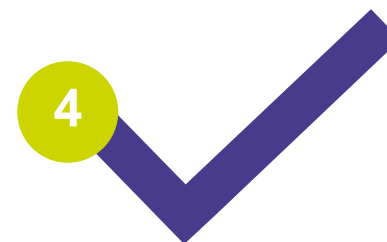
Assess

- Current quality
- Digital accessibility



Consider

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



Put plan in place

- Improve the data quality
- Maintain the data quality

- 85% hold match data in digital format for all members, but $\frac{1}{4}$ of schemes hold some value data which is not available digitally
- DB value data less likely to be recent; AVC data a concern

Help & Guidance

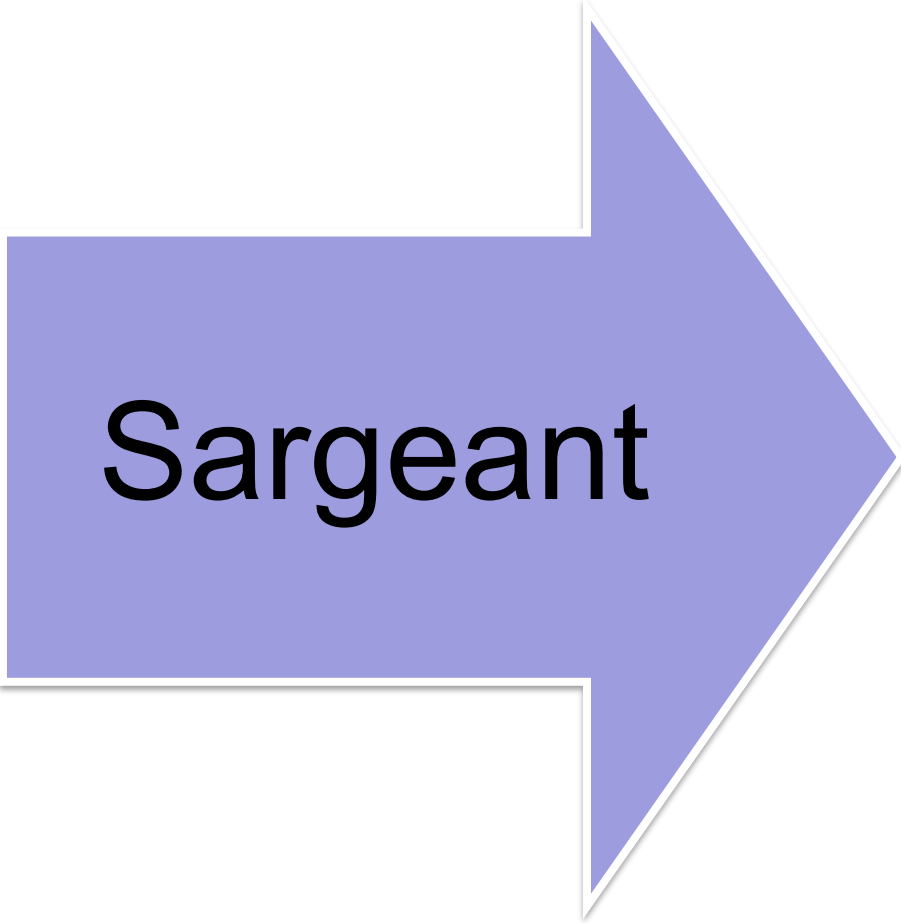


- Before and after connection: checklists
- Pensions dashboards: guidance
- Assess whether to report a breach of the law
- Pensions dashboards: are schemes ready for the next step?

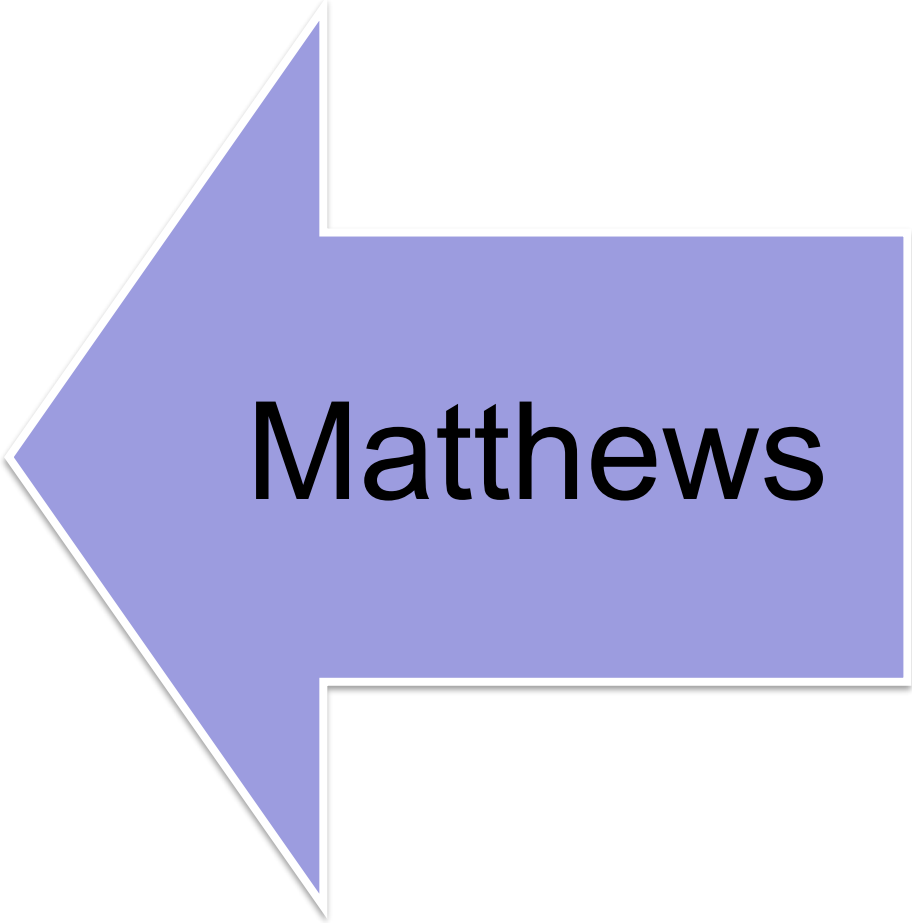
Current Hot Topics



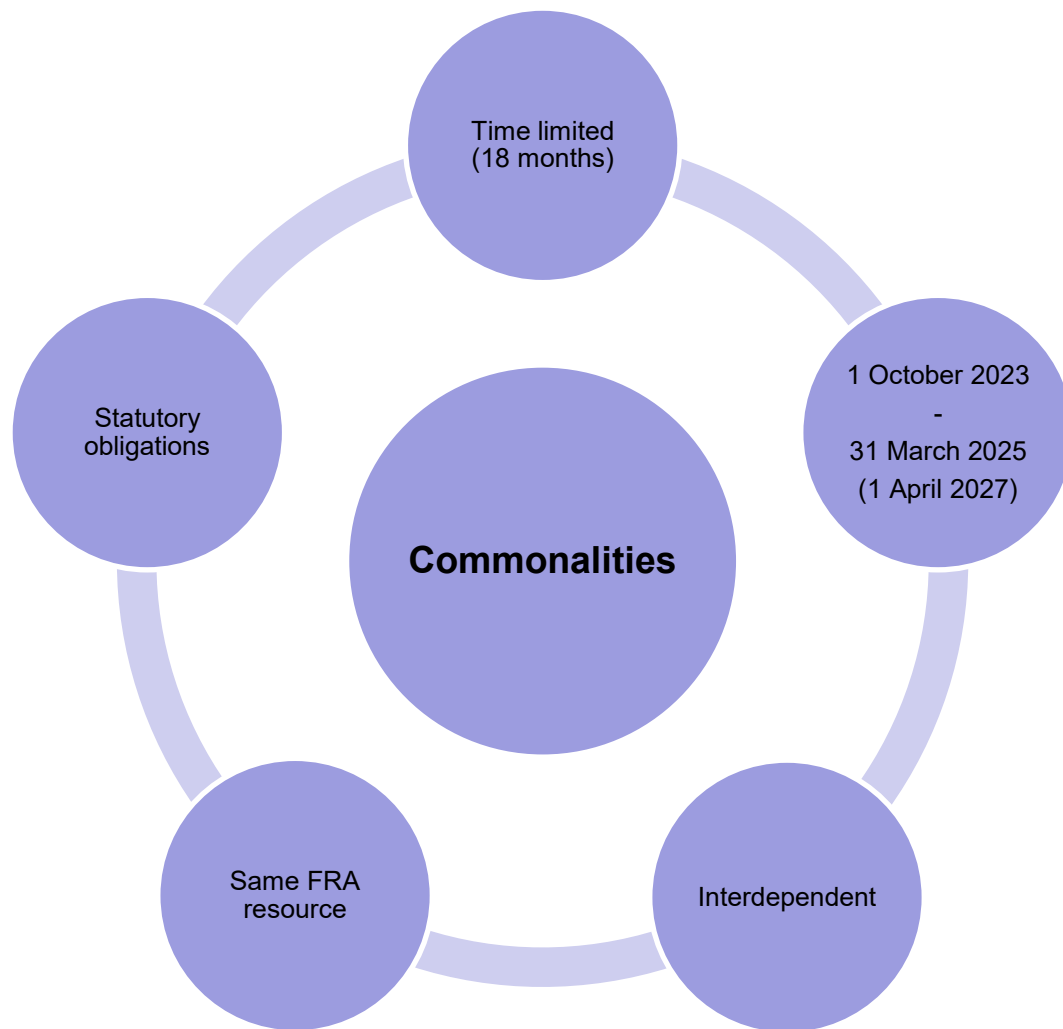
Two major remedies



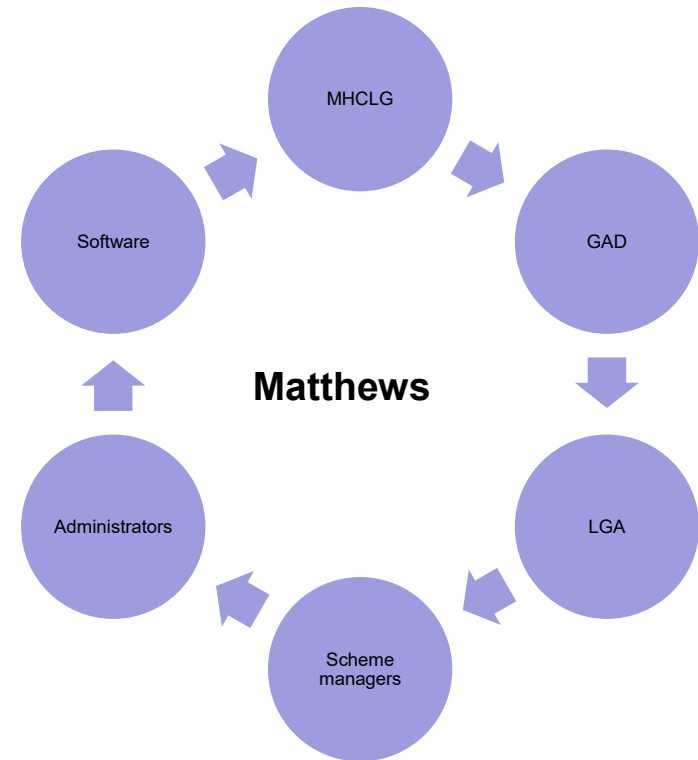
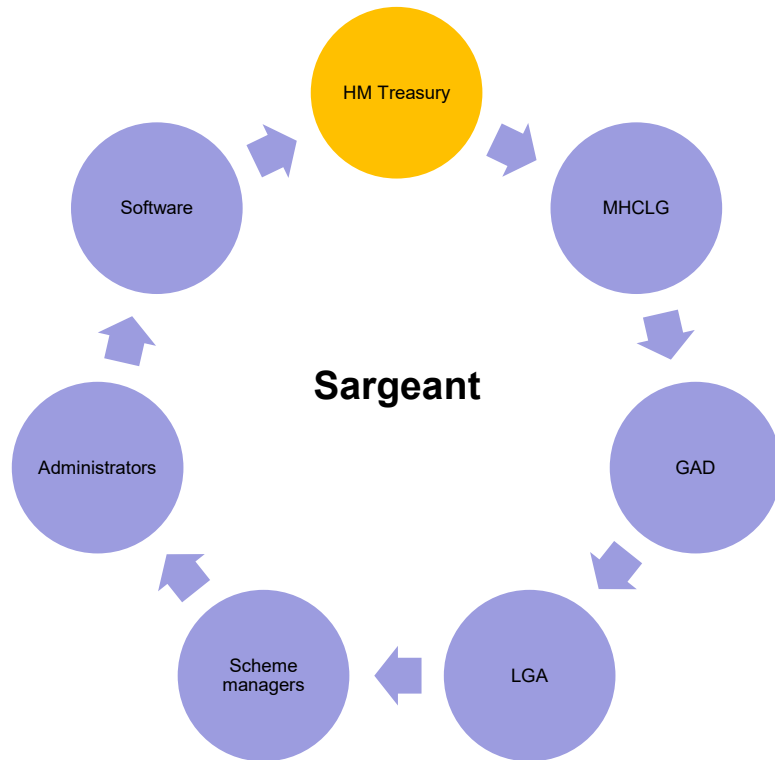
Sargeant



Matthews



Stakeholders



Sargeant - 2015 Pension Reforms

2011

- Lord Hutton Report
 - Removal of final salary schemes
 - No protection 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

Legal Challenge

- In 2015, FBU brought a legal claim that the protections constituted direct age discrimination and indirect race and sex discrimination

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)
 - 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

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

➤ Retrospectively

- 1 October 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)

All affected members to be provided with a remediable service statement (RSS)
by 31 March 2025

TPR breach reporting

Statutory Deadline - 31 March 2025

Section 29(10)(b) extension v Breach of the law



Report breaches to TPR and outline rectification plan to provide remaining RSSs

[Coffee Morning 10 April 2025](#) and [FPS Bulletin 90 – February 2025](#)



Where rectification plan not delivered, further reporting to TPR required

[FPS Bulletin 106 – June 2026](#)

An update from The Pensions Ombudsman

TPOs approach to
Sargeant complaints

What TPO expect of schemes

Member communication is key

Communicate with members on the steps being taken to implement the remedy.

Signposting for members

Internal Dispute Resolution Procedures (IDRPs) and to TPO on completion of IDRP.

Fully investigate and address complaints raised at IDRP

IDRP training [available](#) from the LGA

Engagement with The Pensions Regulator

Ensure they are aware of extensions to statutory deadlines.

Look out for significant Determinations and updated information from TPO

Contingent Decisions – opt outs

Coffee Morning 12 May 2026

Coffee Morning 14 April 2026

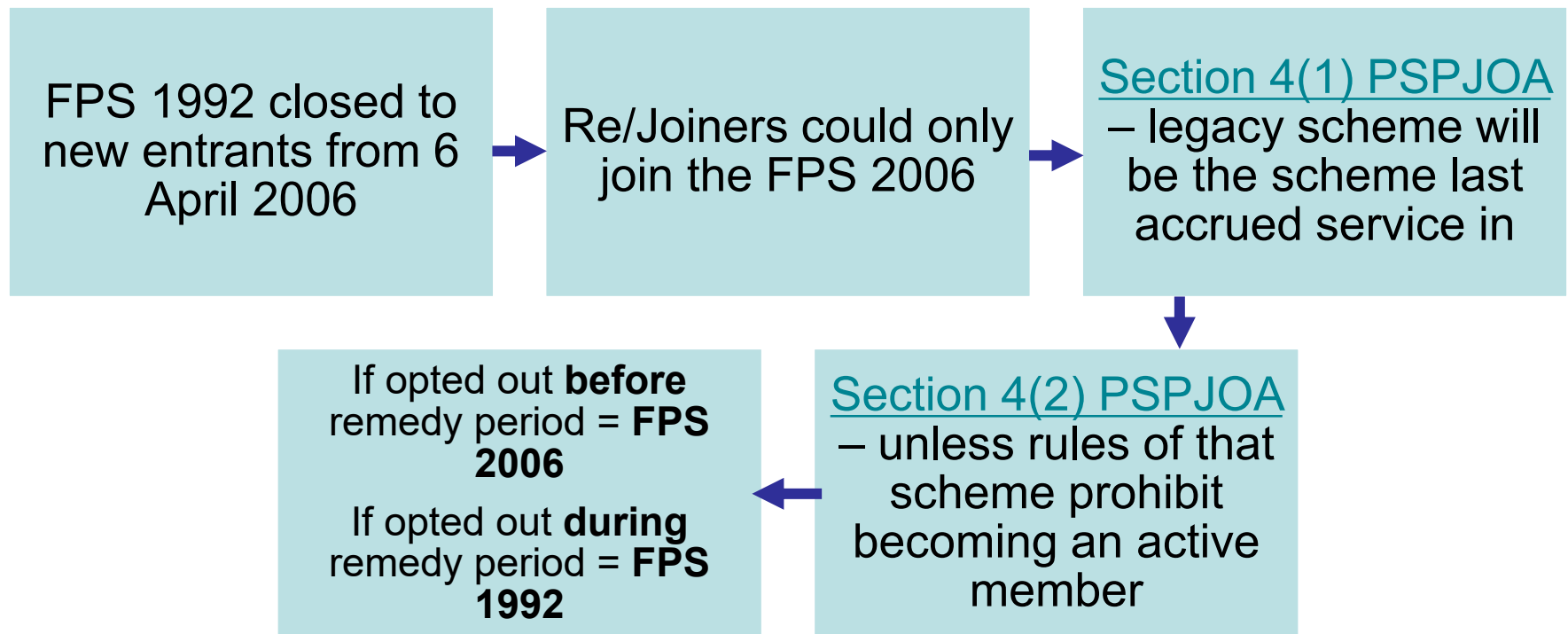
Coffee Morning 8 September 2025

Purpose of remedy

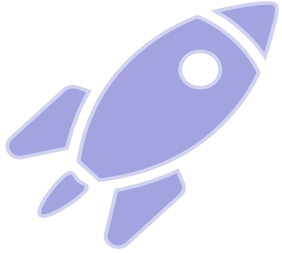
To put members back into the position they would have been if the discrimination had not happened.

Contingent decision opt-outs apply to opted-out service in the remedy period **only**.

FPS 1992 members – October 2023



Contingent Decision – Timeline of Events



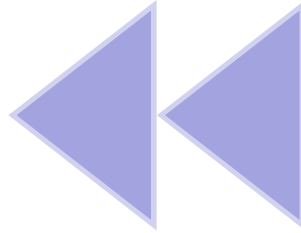
Jul 2024

Opted out before remedy
period

Legacy = FPS 2006

Opted out during remedy
period

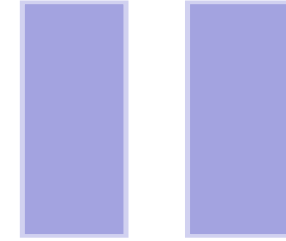
Legacy = **FPS 2006**



Jan 2025

Pause supported by
Home Office

CD guidance
withdrawn



Sep 2025

Opted out before remedy
period

Legacy = FPS 2006

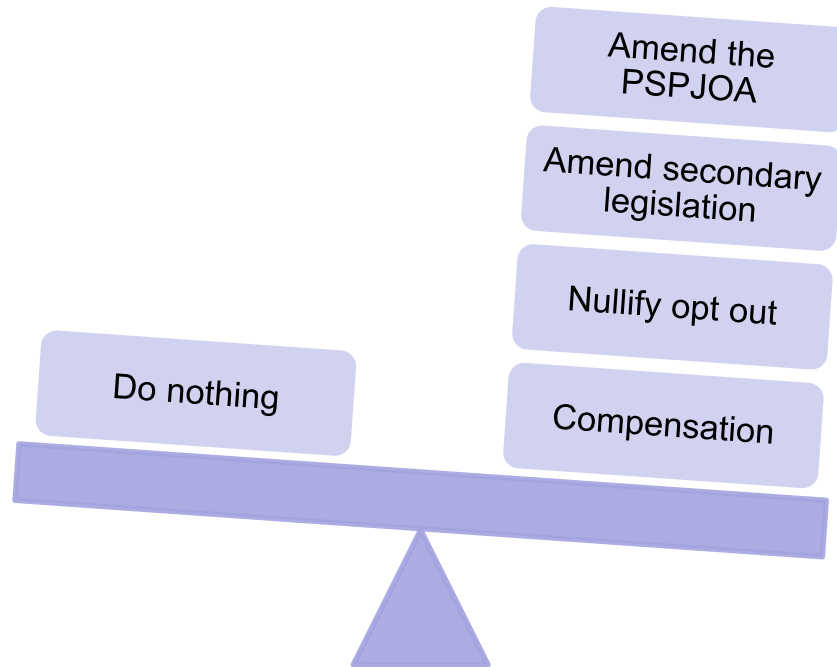
Opted out during remedy
period and did not rejoin

Legacy = **FPS 1992**

Opted out during remedy
period but did re-join

Legacy = **FPS 1992** up to re-
join date and **FPS 2006** from
re-join to 31 March 22

Considerations by MHCLG



Current Position



[Written Ministerial Statement](#) published on 26 March 2026



Ministers plan to use the Act's [special-case power](#) to amend regulations so that members who opted out due to discrimination can treat their opted-out service between 1 April 2015 and 31 March 2022 as pensionable in their last accrued scheme.



Consultation will take place and further regulations will be required



LGA and SAB to consider what additional support we can provide to the sector

Resources

Firefighters' Pension Schemes Regulations and Guidance

- Welcome
- Training and Development
- Firefighters' Pensions Team objectives
- Age discrimination remedy
- Special members of FPS 2006
- Regulations
- Bulletins and Circulars
- GAD Guidance
- Administration Resources
- Legal Landscape
- Events
- Contact Us
- Archive
- Member Area



- Age Discrimination Remedy - GAD Tax and Contribution Calculator
- Age Discrimination Remedy - immediate detriment
- Age Discrimination Remedy - HMRC Member Tax Calculator
- Age Discrimination Remedy - Provision Definition Documents
- Age Discrimination Remedy - Remediable Service Statements
- Age Discrimination Remedy - Technical Queries
- Age Discrimination Remedy - Useful Information



Firefighters' Pension Schemes Regulations and Guidance

- Welcome
- Training and Development
- Firefighters' Pensions Team objectives
- Age discrimination remedy
- Special members of FPS 2006
- Regulations
- Bulletins and Circulars
- GAD Guidance
- Administration
- Contact Us
- Archive
- Member Area

- Website index
- Background
- HMT consultation
- Implementation
- Prospective remedy
- Retrospective remedy



Website index

How is your Local Pension Board monitoring the Sargeant remedy?



- Progress with issuing RSSs
- Scrutinising administrator performance
- Monitoring the numbers and types of IDRP complaints
- Breach reporting to TPR and any follow-up reports needed

“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 UK deadline 1 July 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 and cost

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 part-time fee paid judges in the JPS

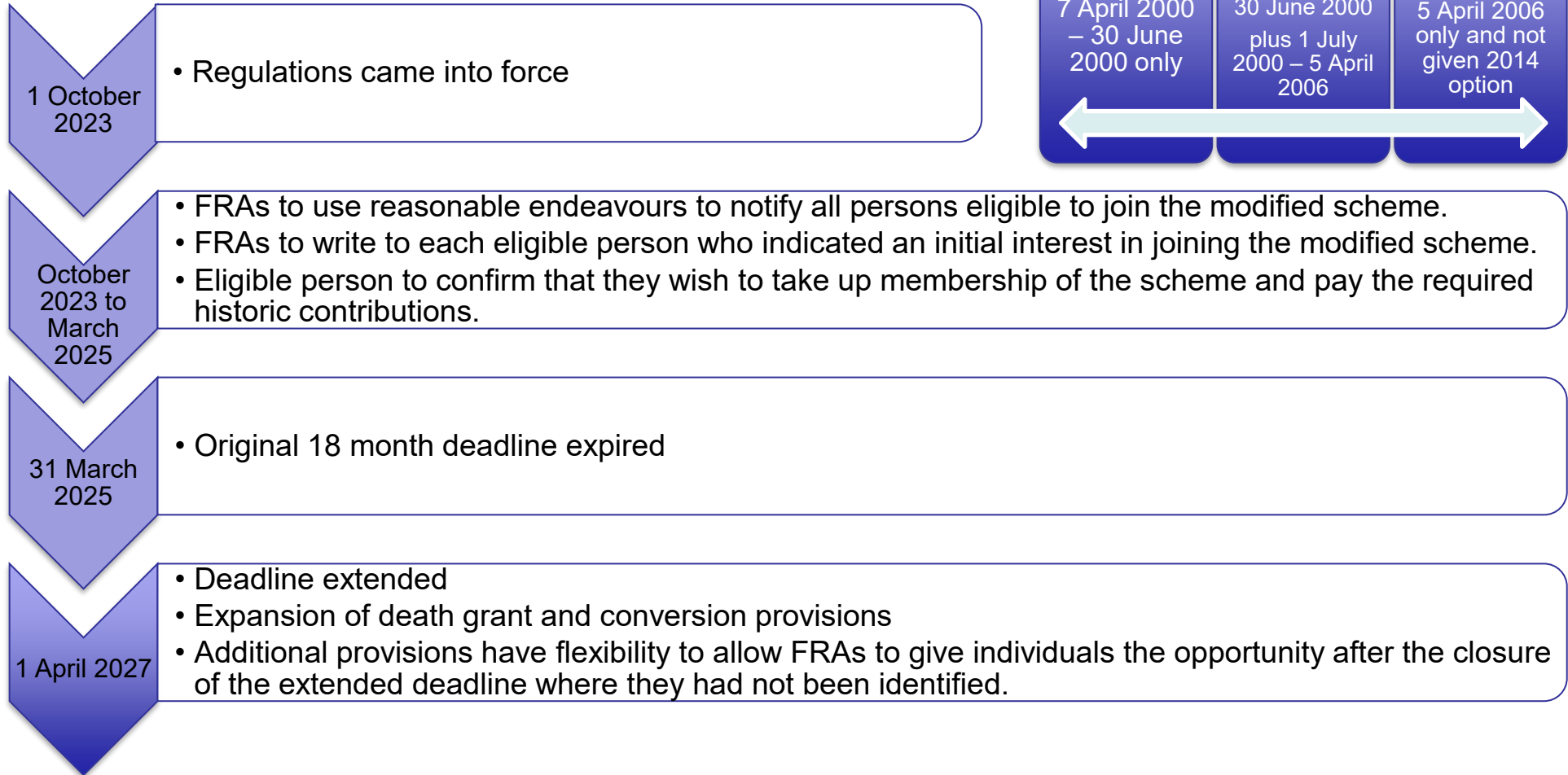
Held that remedy could extend back before the PT Workers Directive was required to be implemented (7 April 2000)

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



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

Aim of the amendments

Support implementation

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

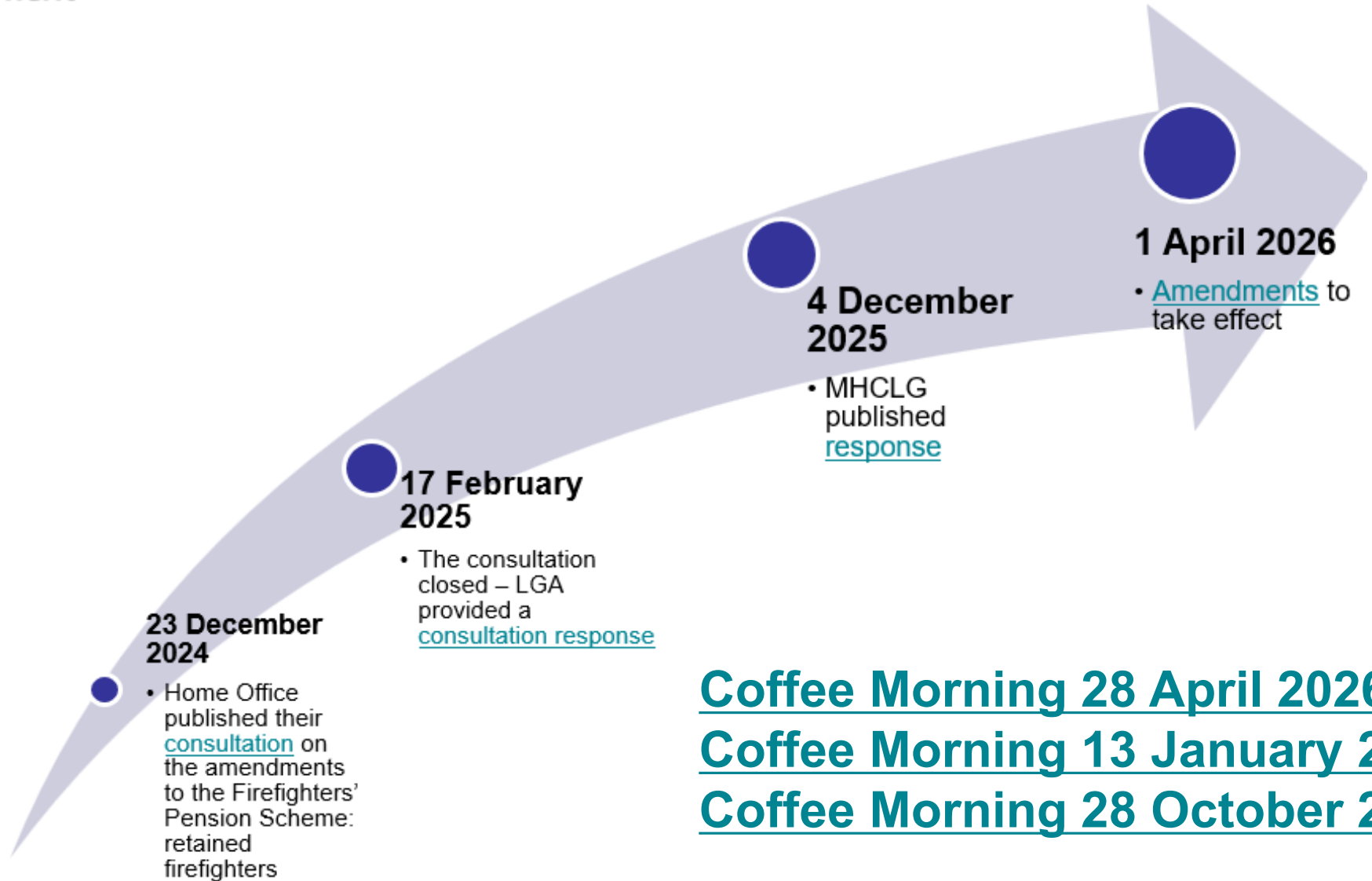
Address policy inconsistencies

- 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.

The Consultation



Coffee Morning 28 April 2026
Coffee Morning 13 January 2026
Coffee Morning 28 October 2025

Compensation

Consequential losses

- GMP
- Tax
 - Tax relief on employee contributions (2014 exercise)
 - Annual Allowance
 - Income tax
- Other costs?

Guidance

- MHCLG – Funding
- LGA – Scheme Manager

Matthews – Ongoing



Drafting issues with 2026 amendments



Ongoing litigation



GAD calculator version 3.1



Manual cases



Statutory Deadline 1 April 2027

Resources & Support

Guides

- [Employer guide](#)
- [Employee informal guidance](#)
- [Employee information guide](#)
- [Statutory deadline factsheet](#)

FAQs

- [Standard to Special conversion](#)
- [Opted out service](#)
- [Missed Pension Lump Sum Grant/ Survivors MPLSG](#)
- [Additional death grant](#)

Template letters

- [Warm up comms](#)
- [Expression of interest](#)
- [Beneficiary letters](#)
- [Acknowledgements](#)

Forms

- [Expression of interest](#)
- [Applications for death grant, extended death grant, additional death grant, MPLSG and Survivors MPLSG.](#)
- [Template statement of details and letters](#)

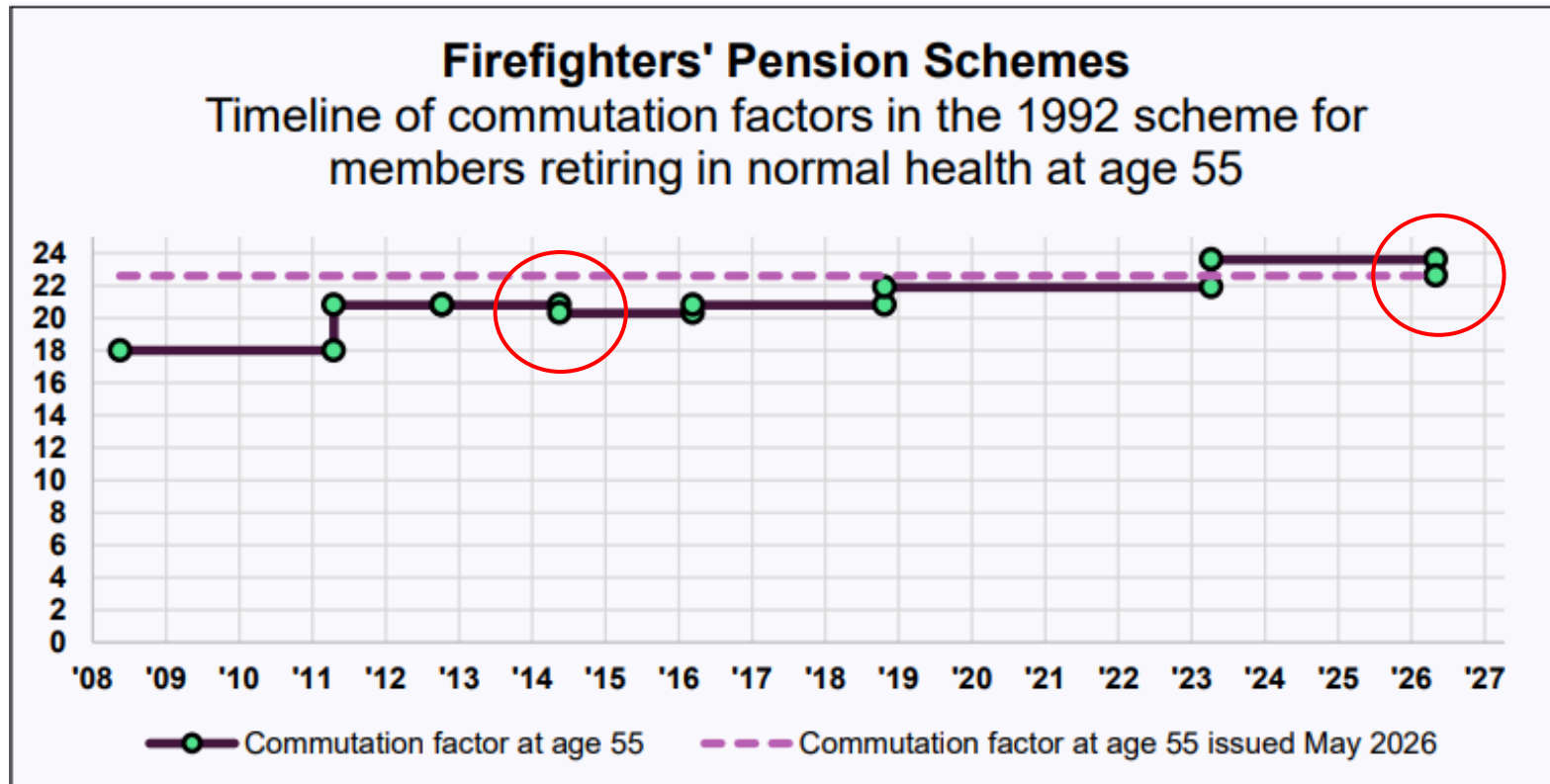
Ongoing support

- One to one support with FRAs who are struggling
- Matthews workshops
- Death grant flowcharts

Change to SCAPE discount rate

- On 19 May 2026, HM Treasury [announced](#) that the “SCAPE discount rate” to be used as part of the ongoing 2024 valuation will be increased from $\text{CPI} + 1.7\% \text{ p.a.}$ to $\text{CPI} + 2.0\% \text{ p.a.}$
- When the SCAPE rate changes, it triggers a review of all actuarial factors used in the calculation of pension benefits under the scheme
- The factors affected include commutation factors used to calculate lump sums in the FPS 1992, early/late retirement factors for the FPS 2015 and transfer / divorce CETV factors - and more.
- If the SCAPE rate goes up, some factors can go up, some can go down.
- It's usual that where the rate goes up, employer contribution rates will reduce.

Commutation Factors – FPS 1992



Resources – commutation factor changes

- [Government Actuary Department commutation factor review FAQs](#)
- [LGA FAQs - Change to SCAPE discount rate](#)
- [Template letter for affected members](#)
- [Template intranet communications](#)

Other factors affected

Already provided

CETV – Transfers out

CEVs for divorces

Pension credit / debits – divorces

Early retirement factors – FPS 2015

Late retirement factors – FPS 2015

Non-club transfer-ins

Club transfer factors

Trivial commutation – All schemes

Added Pension – FPS 2015

Expected in November

Scheme Pays Debits for AA charges

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](#)

End of Session Review

- Did the session cover what you expected?
- Were there any gaps or areas you were hoping we could cover?
- Feedback survey

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!

Jill.swift@local.gov.uk

Bluelight.pensions@local.gov.uk

www.fpsboard.org

www.fpsregs.org

www.fpsmember.org