

FPS Local Pension Board (LPB) Training – Day two

The Bluelight Team

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

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•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

7 May 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
- **18 organisations** have completed technical connection and are adding providers and schemes
- PDP prioritised organisations with the **widest coverage** to connect first
- **Over a thousand 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

18

Completed
connection

19

Completed
integration
testing

1000+

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](#)

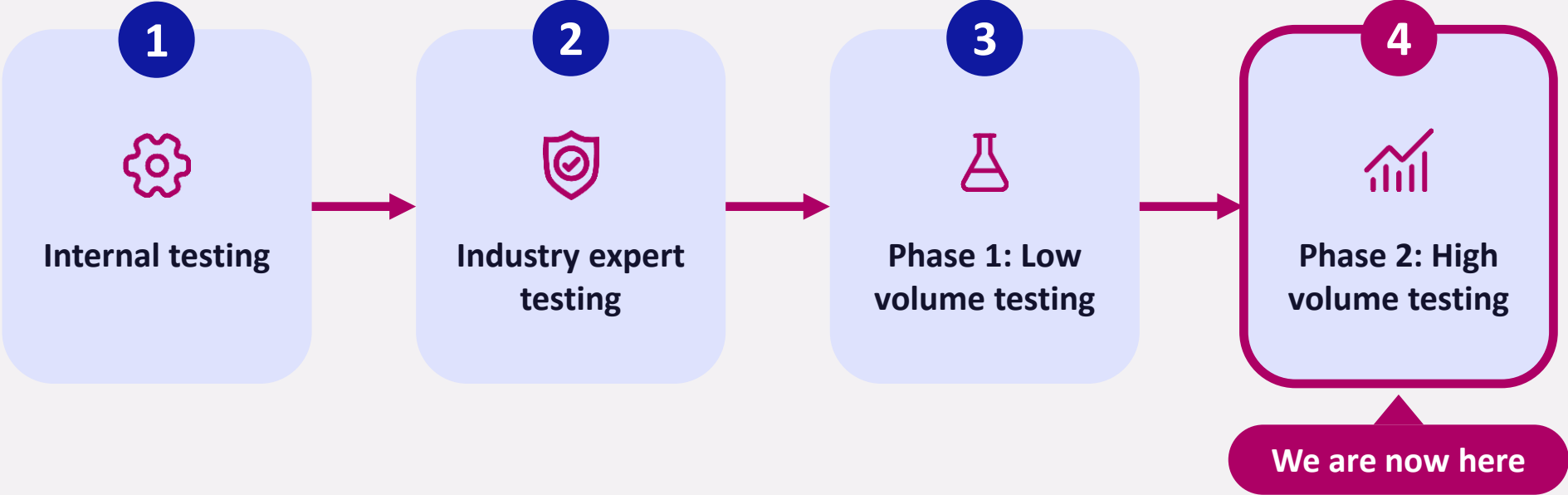
2 pensions that need action

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



End-to-end journey completion



Seeing pensions in one place was highly valued



Time-saving potential



Matching



Satisfaction levels



State Pension information



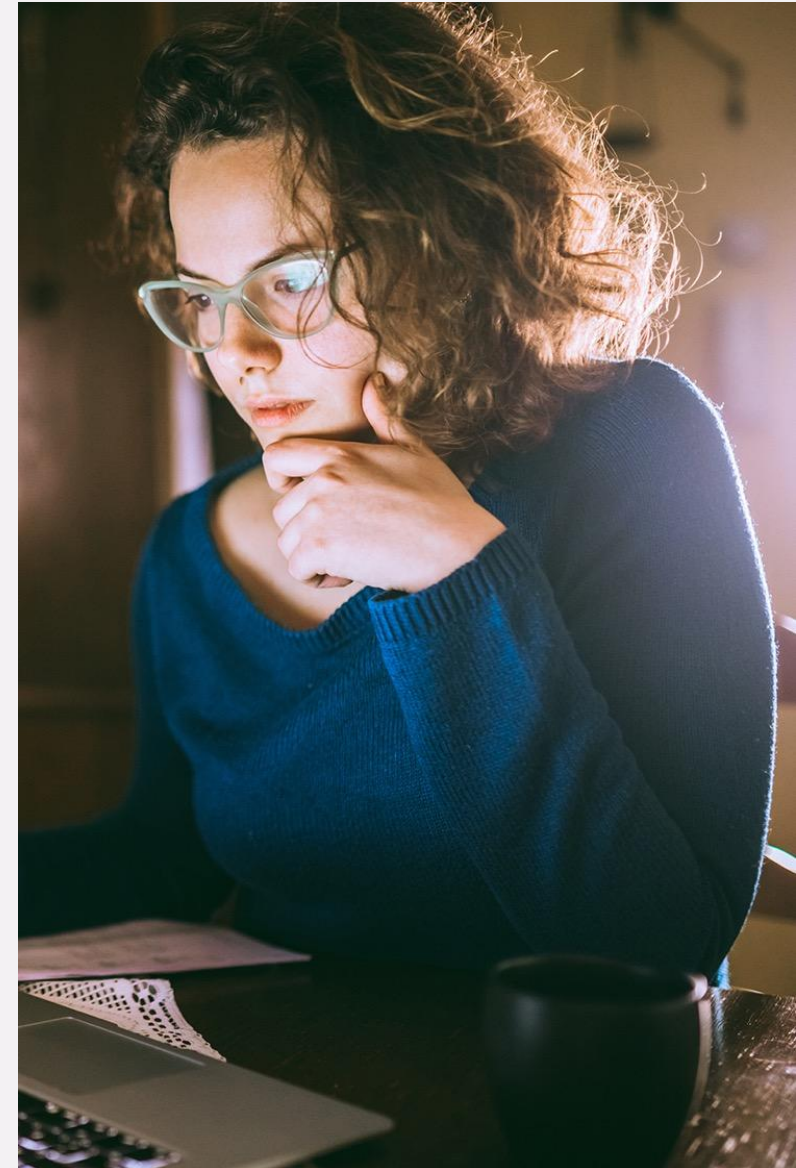
Brand trust and dashboard design

"This is already exciting me, 'see all my pensions together in one place', that's good, saves time." - R4

"I like these visuals...detailed enough that it's useful. Slick enough that it's not overbearing." – R2

Phase 2 testing gets underway

- **Testing demographics:** Phase 2 began with around 300 users in the first month, which will steadily rise to the low thousands per month, with approximately 20,000 total expected participants
- **Two stage testing approach:**
 - Stage 1: Baseline & stability testing** – First four months focuses on validating core service functions while monitoring performance, reliability and user understanding
 - Stage 2: Iterate & improve** – Insights from early testing are used to refine the user experience, address issues and introduce enhancements before scaling further
- **Next steps:** Gradually increase user volumes month-by-month to validate stability at scale



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

Pensions
Dashboards
Programme

 @pensions-dashboards-programme

 @PensionsDboards

 Sign up to our newsletter via our website

Thank you

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Cauldwell Street, Bedford MK42 9AP

Email: supportpdp@maps.org.uk

Web: pensionsdashboardsprogramme.org.uk





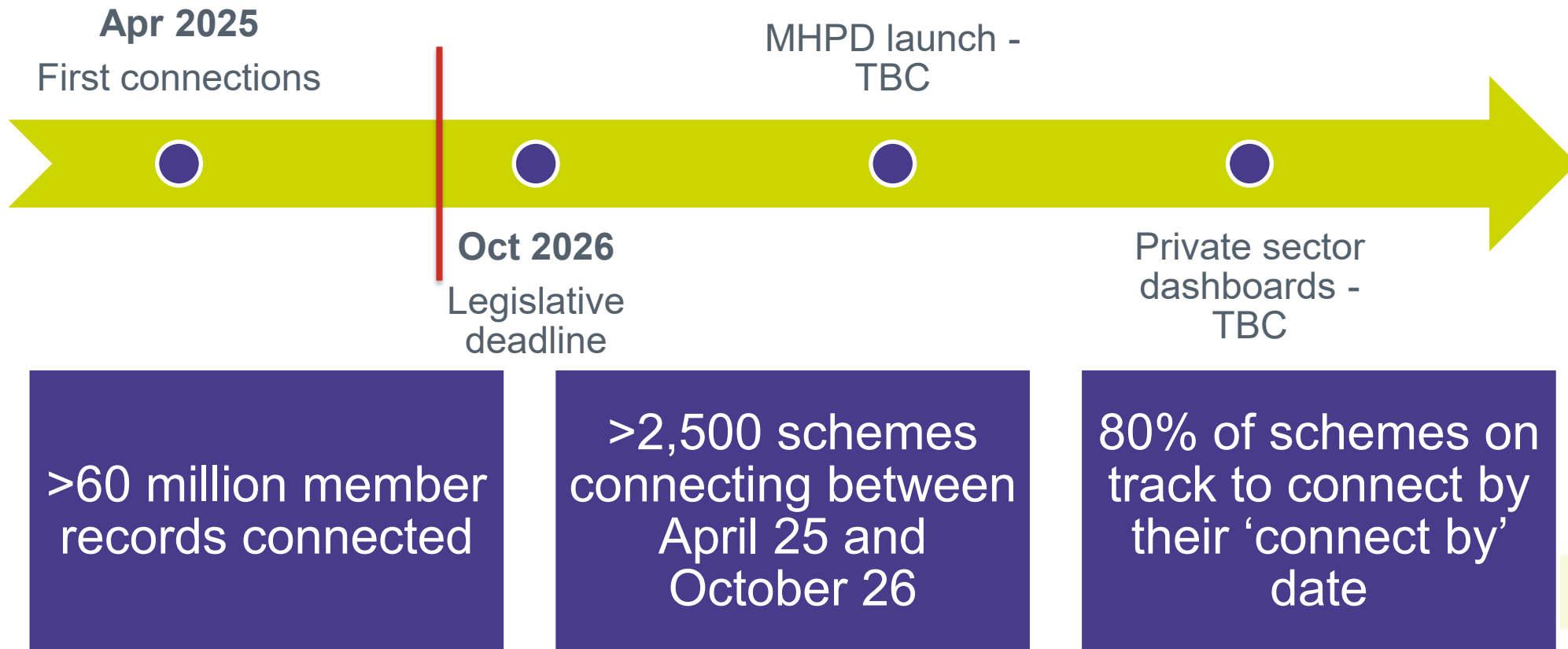
**The
Pensions
Regulator**

Making workplace pensions work

Local Pensions Board: Pensions dashboards update

Ben Stock
May 2026

Pensions dashboards are happening!



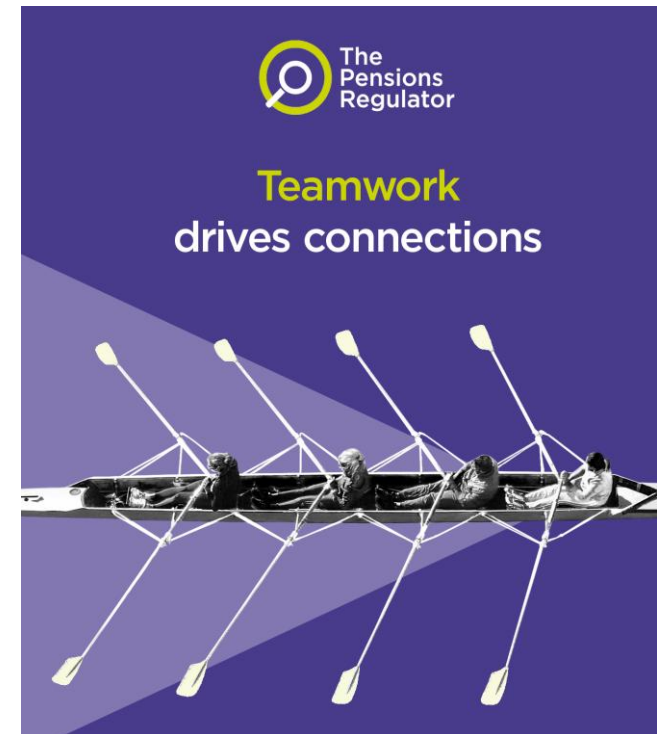
Data – your strategic asset

- **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.

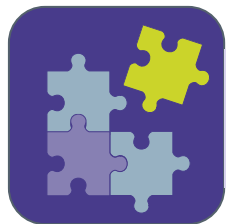


Preparing for engagement & operational readiness

- 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.



Hot topics from industry engagement



Operational readiness



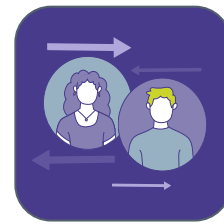
Data
readiness



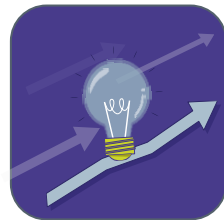
Administrators and
AVCs



Buy-ins and
buy-outs



Change of
administrator



Testing/increased
member engagement



Member engagement



Launch

Help & Guidance

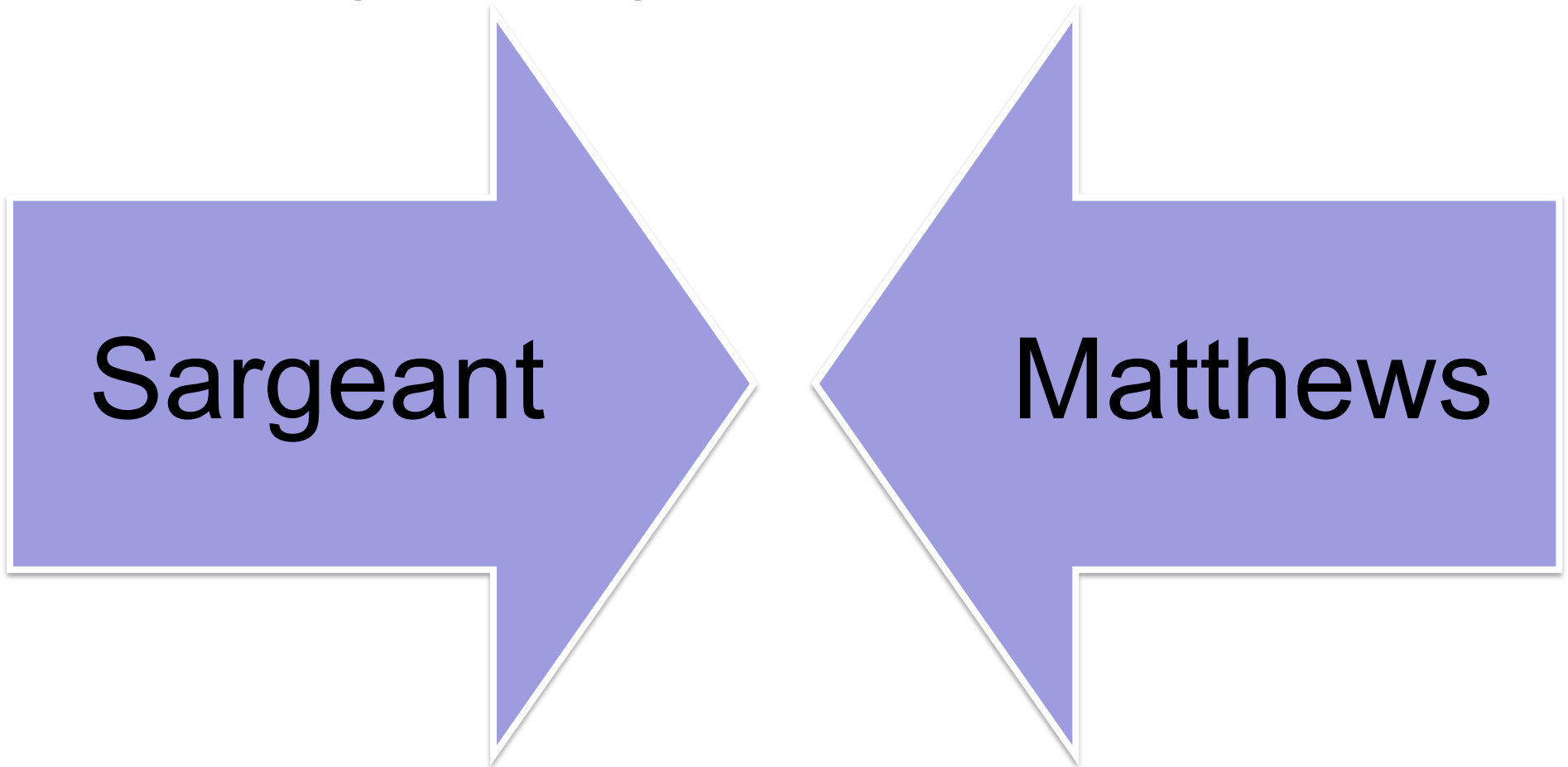


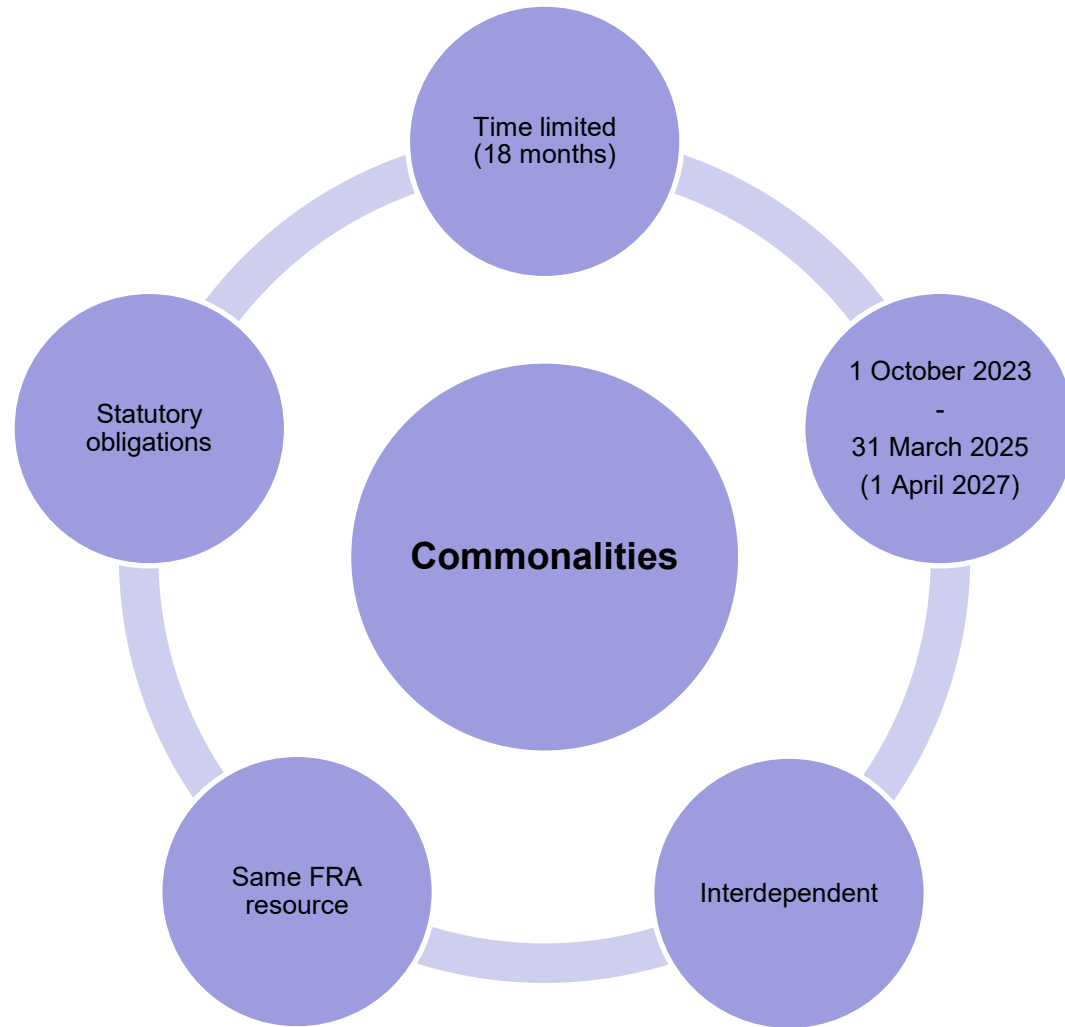
- [Before and after connection: checklists](#)
- [Pensions dashboards: guidance](#)
- [Assess whether to report a breach of the law](#)
- [Pensions dashboards: are schemes ready for the next step?](#)

Current Hot Topics

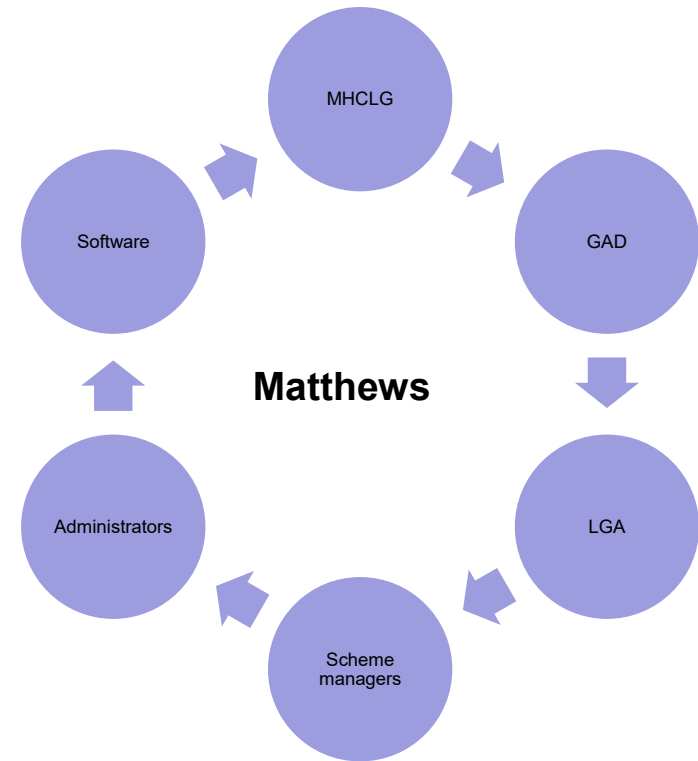
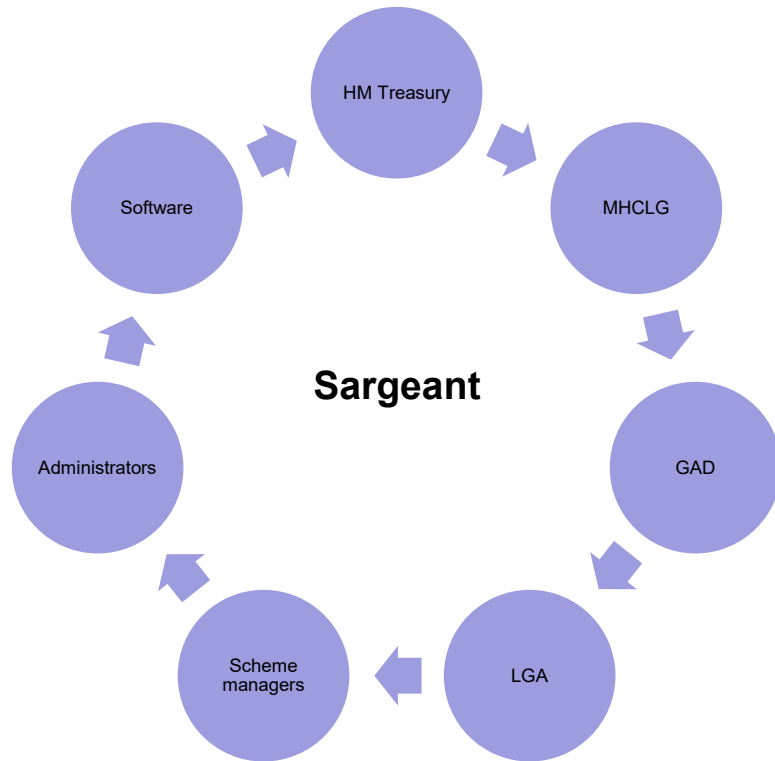


Two major projects





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

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

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)

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](#)



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- [Website index](#)
- [Background](#)
- [HMT consultation](#)
- [Implementation](#)
- [Prospective remedy](#)
- [Retrospective remedy](#)



Website index

“Matthews” and the 2023 options exercise



Who is Matthews?

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

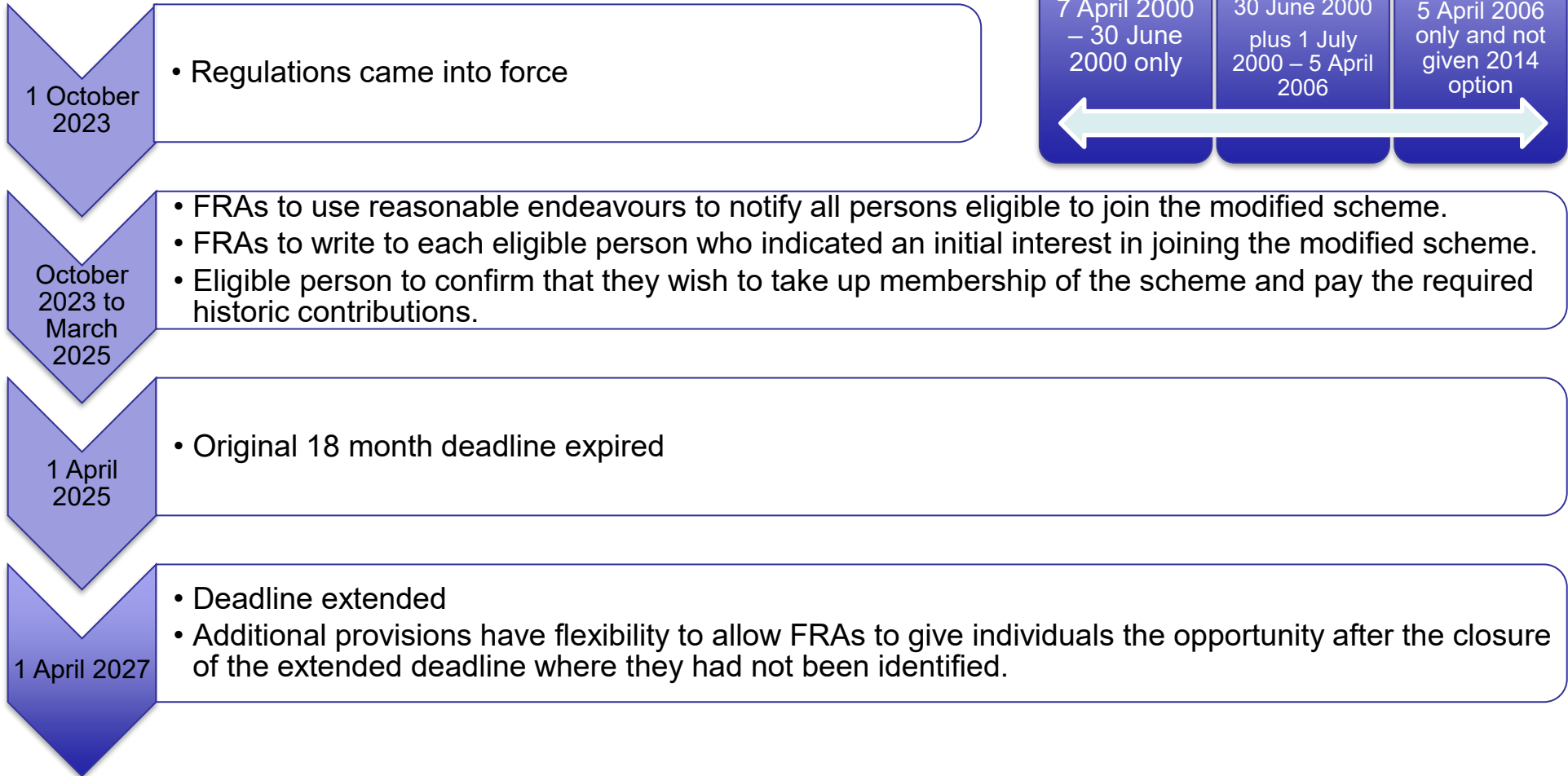
Held that remedy could extend back before the PT Workers Directive was required to be implemented (7 April 2000)

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

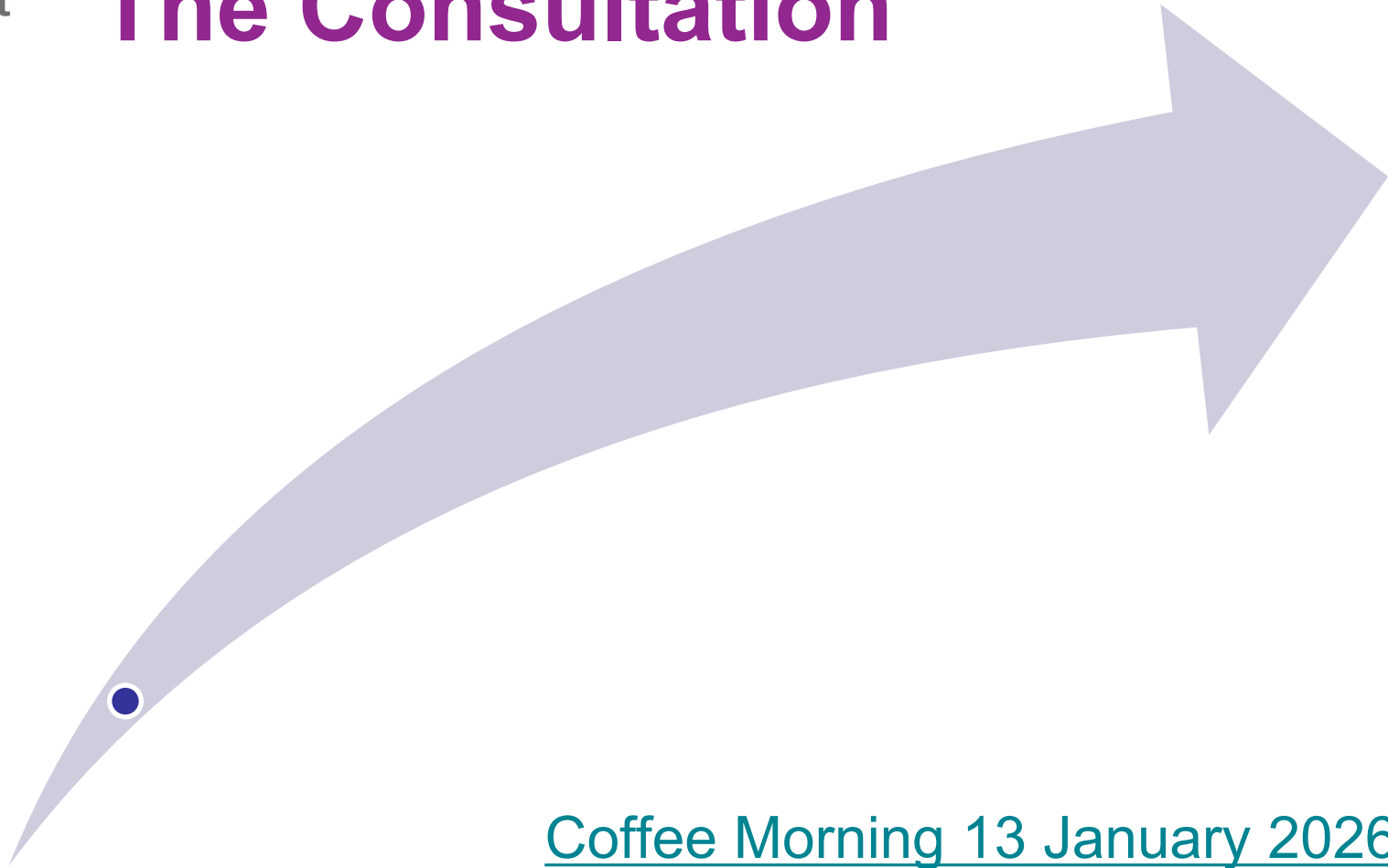
[MoU](#) was agreed by all parties on 9 March 2022.

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

Resources

Compensation

Consequential losses

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

Guidance

- MHCLG – Funding
- LGA – Scheme Manager

Contingent Decisions – opt outs

[Coffee Morning 12 May 2026](#)

[Coffee Morning 14 April 2026](#)

[Coffee Morning 8 September 2025](#)

Contingent Decision – Timeline of Events



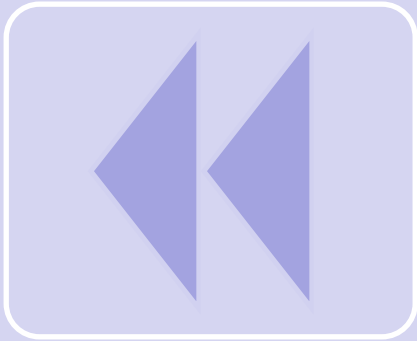
Oct 2023

Opted out before
remedy period

Legacy = FPS
2006

Opted out during
remedy period

Legacy = original
legacy
scheme (FPS1992
or FPS 2006)



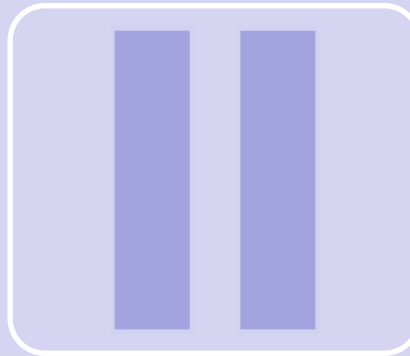
Jul 2024

Opted out before
remedy period

Legacy = FPS
2006

Opted out during
remedy period

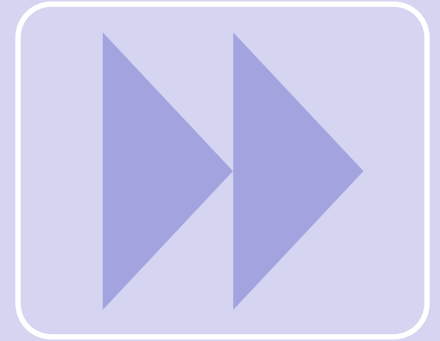
Legacy = FPS
2006



**Jan 2025
onwards**

Pause
supported by
HO

CD guidance
withdrawn



**26 March
2026**

WMS published
Apply to remedy
period only

Timings TBC

Current Position

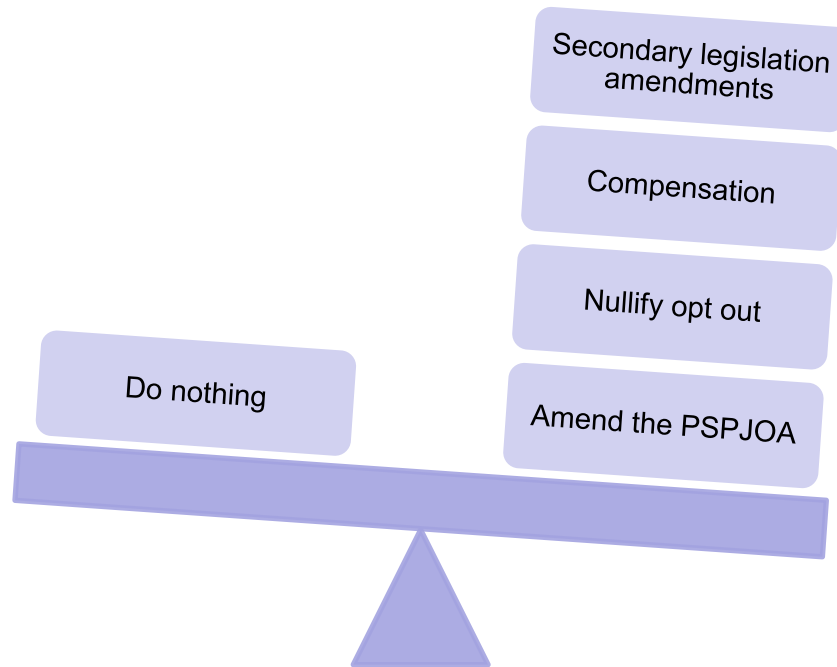
Date of Opt out	Rejoined before 31 March 2022?	Treatment of Opted out service in Remedy Period
Before 31 March 2015	Yes	FPS 2006
	No	FPS 2006
On 31 March 2015	Yes	FPS 2006
	No	FPS 2006
After 31 March 2015	Yes	*FPS 1992 to rejoin date and FPS 2006 from rejoin date to 31 March 2022
	No	FPS 1992

*This would result in FPS 1992 becoming deferred.

Purpose of remedy

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

Considerations by MHCLG



What happens in the interim?



LGA scheme manager contingent decision guidance remains accurate



SAB taking advice on risk of proceeding ahead of legislation



LGA to work with MHCLG on disqualifying break issue



FRAs to understand optant out data

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 was 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**

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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Bluelight.pensions@local.gov.uk

www.fpsboard.org

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