

FPS Local Pension Board (LPB) Refresher Training

The Bluelight Team

Agenda

Welcome and
Introductions

Why are we
here?

Purpose of the Board

Who is who?

Expectations

Hot Topics

Matthews and Sargeant

Pensions Dashboard

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.

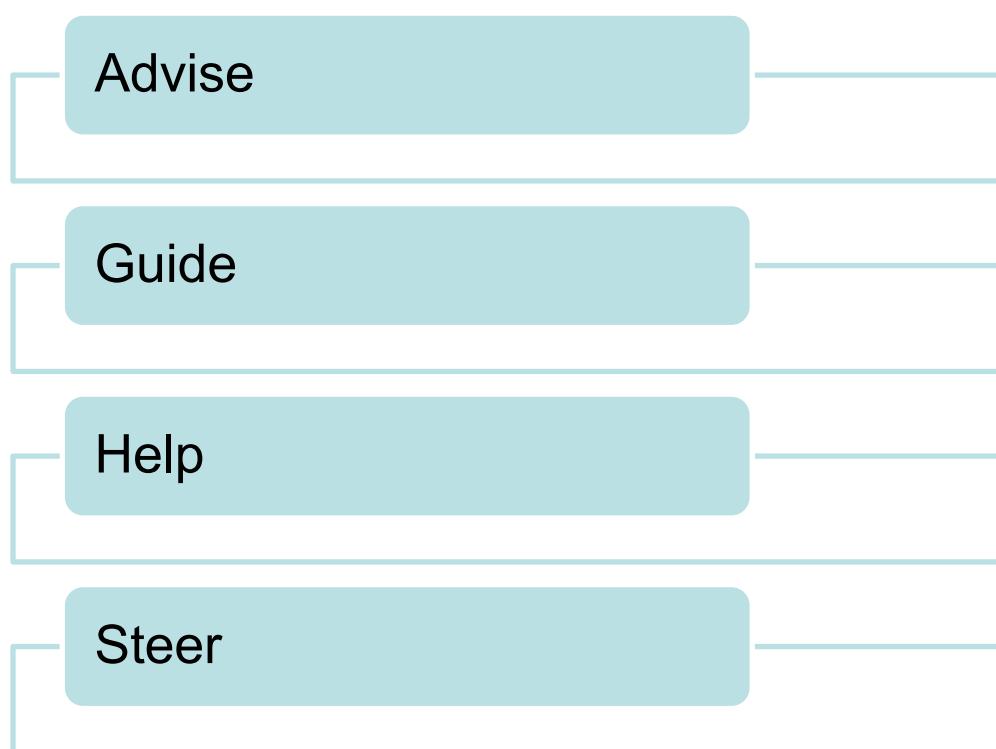
- Provide central guidance and support on national issues.
- Provide regular training and access to [forums and groups](#), and [events and conferences](#).
- Provide technical support on matters relating to the FPS.

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

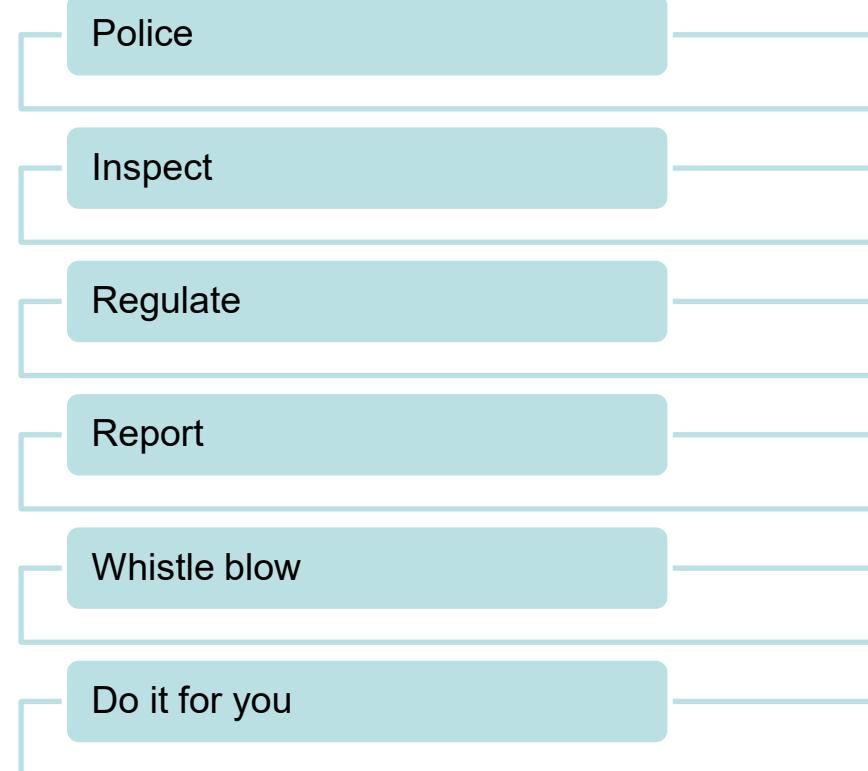
- Support the facilitation of meetings of the Board and its sub committees.
- Ensure that the Board has relevant advisors at its disposal.
- Support the Board with their duties in relation to LPBs

The Bluelight Team

DO:



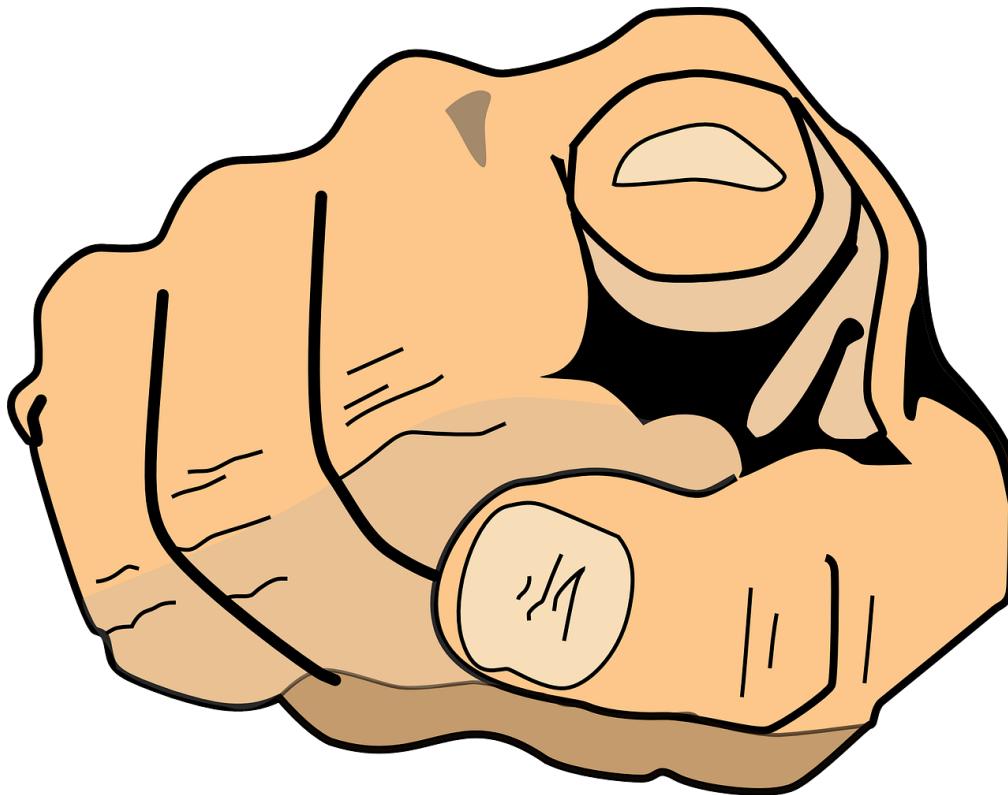
DO NOT:



Administration and management

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

Now it is over to you?



Please introduce yourself



Name



Which LPB do you represent?



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



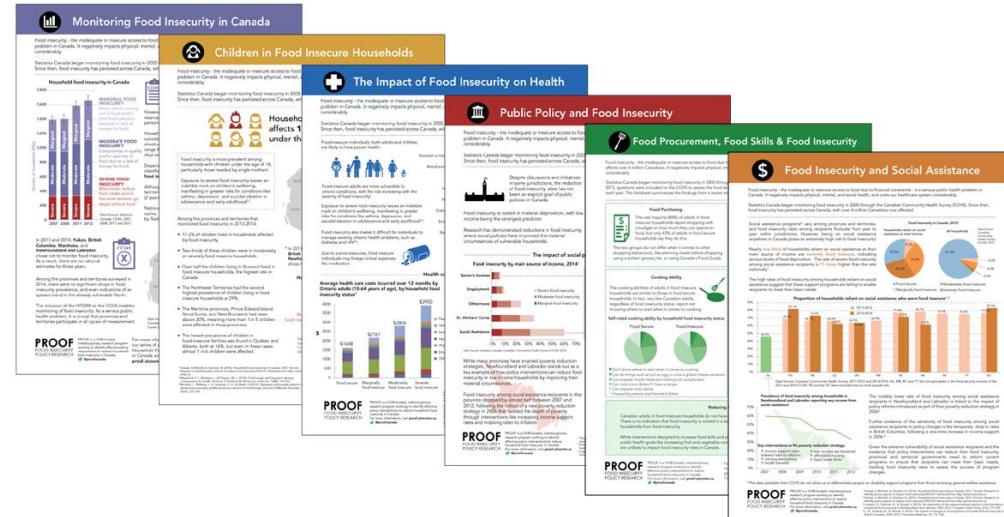
How long have you been on the LPB?

Why are we here?



We've got a factsheet for that:

- FPS management and governance factsheet



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 \(legislation.gov.uk\)](#)

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



Is it

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

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



Do you:

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

**Do you know the
role of the
scheme
manager?**



**If you don't know
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

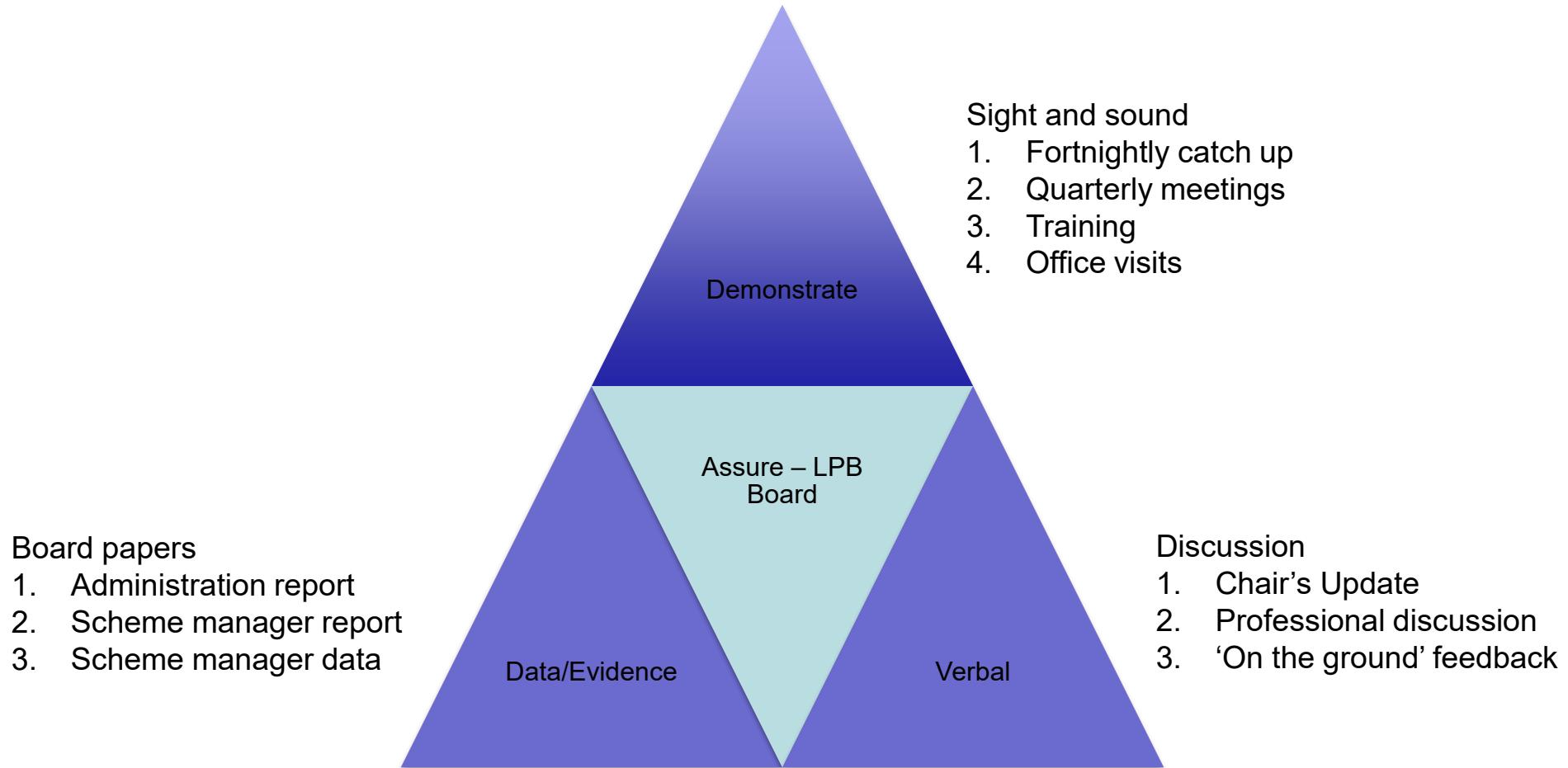
To convince someone of something through action
Triangulated evidence



Reassure

To provide comfort or encouragement
From a trusted source
Often verbal

Assurance triangle



Who is the Scheme Advisory Board?



Do you know?

Scheme Advisory Board

- Introduced by the Public Service Pension Act 2013 and FPS governance regulations [Rule 4E to 4H]
- Two main functions:
 - provide advice as requested by the Secretary of State on the desirability of making changes to the scheme
 - provide advice to the Scheme Managers and Local Pension Boards in relation to the effective and efficient administration and management of the scheme
- Three committees support objectives on cost, administration, and LPB effectiveness

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](#)

The Pensions Regulator (TPR)

- The [Public Service Pension Act 2013](#) gave TPR regulatory oversight of public service schemes.
- TPR is a public body established to make sure that pension schemes within the UK are run properly and can provide secure benefits for their members upon retirement.
- TPR has powers to "educate, enable, and enforce", and is responsible for promoting robust scheme governance.



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:

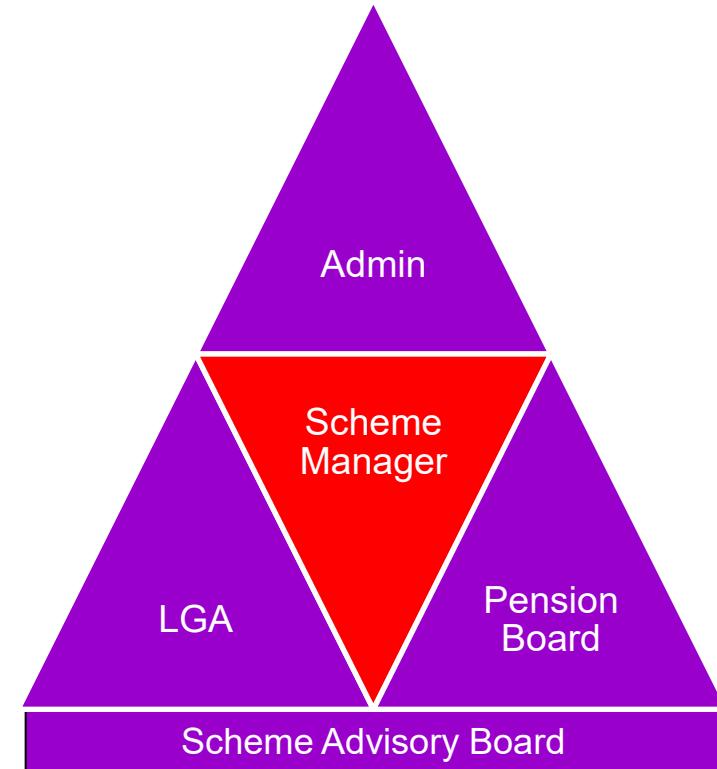
“Our assumption is that the Scheme would be more effectively managed and administered if support which is already available were universally used.”

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.



Local Pension Board 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.

Administrator expectations

- Expectations set out in SLA.
- **Good quality, accurate and timely data** is a key expectation.
- Scheme managers to comply with all statutory requirements.
- Scheme manager to make decisions about the scheme e.g. local discretions and advise the administrator.
- Pensions admin strategy will formalise other standards of expectation.
- LGA resources and technical advice also available to administrators.

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\(3\)](#)].



TPR expectations

- Schemes to comply with statutory requirements and guidance.
- Including Single Code: Governance and administration of public service pension schemes.
- Recording and reporting of breaches of the law.
- Completion of the statutory annual scheme return.
- Completion of the voluntary annual governance and administration survey.

Single Code

The Governing Body

- Board Structure and activities
- Knowledge and Understanding
- Risk Management
- Systems of governance
- Managing advisers and service providers

Administration

- Planning and maintaining administration
- Information handling
- IT
- Contributions

Communications and Disclosure

- Information to members
- Public Information

Reporting to TPR

- Notifiable events
- Registerable information and scheme returns
- Whistleblowing reporting breaches of law



What priority do you put on data?

- What processes do you have in place to improve data?

Is data as expected?



Data held securely on software

Reporting available on expected fields
Employer data such as retained firefighter employment records



Data provided on time and accurate to administrators?



Processes to ensure the administrator is aware of entitlement

Drop in Pay
Additional Pension Benefits

Value in measuring data



Do your processes work?



Do you know what should be provided
(link back to knowledge?)



What are the effects



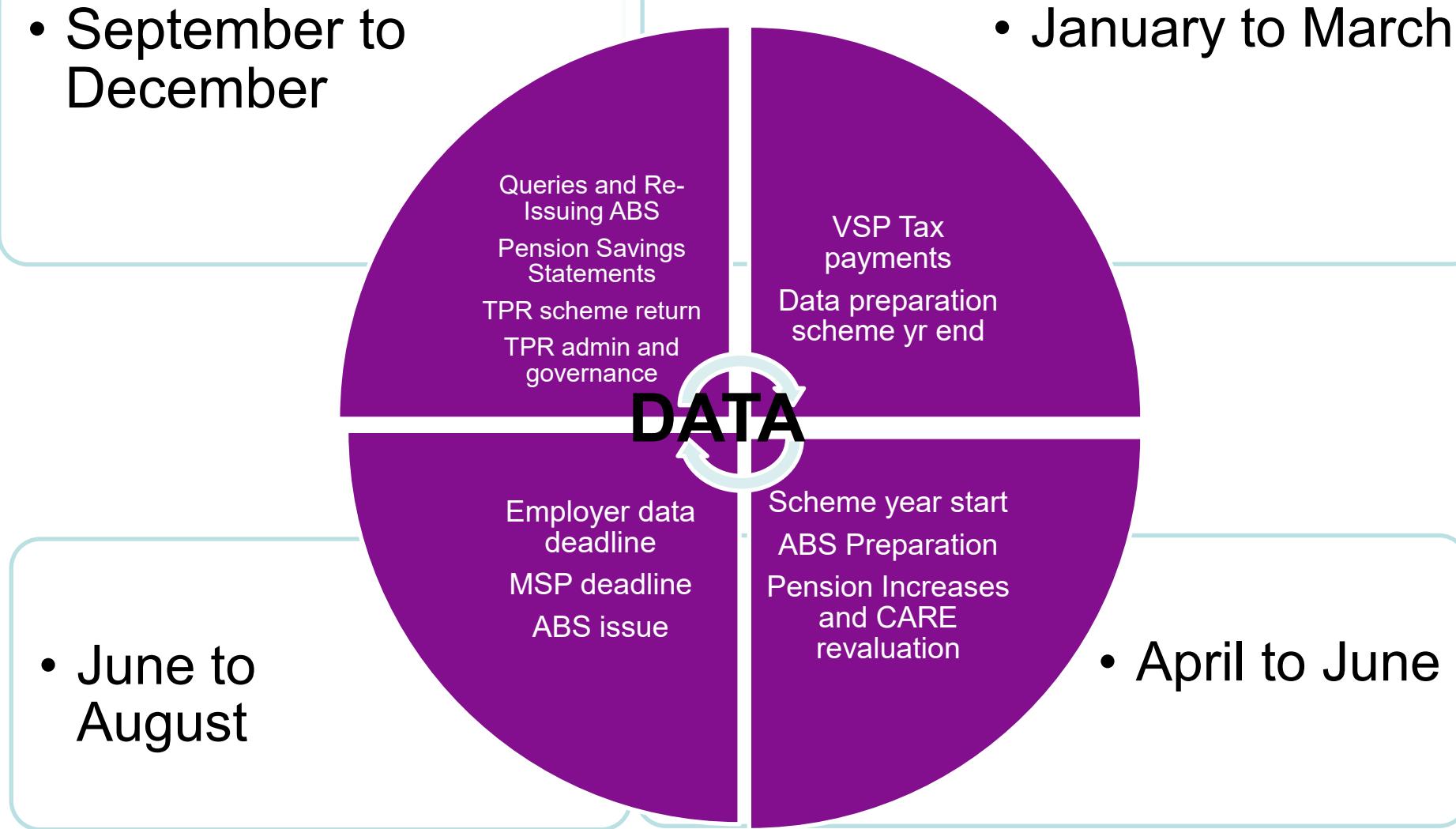
How is your score measured and reported



What is your action plan

[LGA Data Scoring Guidance](#) [TPR Data Measuring Guidance](#)

Data Cycle



Reporting and recording breaches

Potential investigation outcomes				
	Cause	Effect	Reaction	Wider implications
Red	Pension board members have failed to take steps to acquire and retain the appropriate degree of knowledge and understanding about the scheme's administration policies	A pension board member does not have knowledge and understanding of the scheme's administration policy about conflicts of interest. The pension board member fails to disclose a potential conflict, which results in the member acting improperly	Pension board members do not accept responsibility for their failure to have the appropriate knowledge and understanding or demonstrate negative/non-compliant entrenched behaviours The scheme manager does not take appropriate action to address the failing in relation to conflicts	It is highly likely that the scheme will be in breach of other legal requirements. The pension board do not have an appropriate level of knowledge and understanding and in turn are in breach of their legal requirement. Therefore, they are not fulfilling their role to assist the scheme manager and the scheme is not being properly governed
Amber	Pension board members have gaps in their knowledge and understanding about some areas of the scheme's administration policies and have not assisted the scheme manager in securing compliance with internal dispute resolution requirements	Some members who have raised issues have not had their complaints treated in accordance with the scheme's internal dispute resolution procedure (IDRP) and the law	The scheme manager has failed to adhere precisely to the detail of the legislation where the breach is unlikely to result in an error or misunderstanding or affect member benefits	It is possible that the scheme will be in breach of other legal requirements. It is possible that the pension board will not be properly fulfilling their role in assisting the scheme manager
Green	Pension board members have isolated gaps in their knowledge and understanding	The scheme manager has failed to adhere precisely to the detail of the legislation where the breach is unlikely to result in an error or misunderstanding or affect member benefits	Pension board members take action to review and improve their knowledge and understanding to enable them to properly exercise their functions and they are making quick progress to address gaps in their knowledge and understanding. They assist the scheme manager to take prompt and effective action to remedy the breach	It is unlikely that the scheme will be in breach of other legal requirements. It is unlikely that the pension board is not fulfilling their role in assisting the scheme manager

<http://www.thepensionsregulator.gov.uk/docs/PS-reporting-breaches-examples-traffic-light-framework.pdf>

Breach Assessment

<p>Firefighters' Pensions England Scheme Advisory Board <small>Secretariat: bluelight.pensions@local.gov.uk</small></p> <p>Breach Assessment Template</p> <p>Date of assessment <small>[Enter text about date of assessment and who assessment panel is]</small></p> <p>Introduction <small>[Brief introduction to the breach being assessed]</small></p> <p>Identified <small>[Enter text about how the breach was identified, for example it might be:</small><ul style="list-style-type: none">• Tracked from agenda• Tracked from LGA bulletins / technical note• Informed by scheme manager / Pensions administrator• Something else</p>	<p>Assessment <small>[Using the TPR guidance comment on the four areas and score red, amber or green]</small></p> <table border="1"><thead><tr><th></th><th>Cause</th><th>Effect</th><th>Reaction</th><th>Wider Implications</th></tr></thead><tbody><tr><td>Red</td><td></td><td></td><td></td><td></td></tr><tr><td>Amber</td><td></td><td></td><td></td><td></td></tr><tr><td>Green</td><td></td><td></td><td></td><td></td></tr></tbody></table>		Cause	Effect	Reaction	Wider Implications	Red					Amber					Green					<p>Action <small>[Enter text about what the course of action is in response to the breach, including any timescales.]</small></p> <p>History / Frequency <small>[Enter text about whether this is a breach that has occurred before and with what frequency.]</small></p> <p>Decision <table border="1"><tr><td>Report as material breach</td><td></td></tr><tr><td>Recorded as breach</td><td></td></tr></table></p> <p>Assessed by: Date of assessment:</p>	Report as material breach		Recorded as breach		<hr/> <p>Board Review:</p> <table border="1"><tr><td>Tabled at Board Meeting:</td></tr><tr><td>Agreed by board:</td></tr></table>	Tabled at Board Meeting:	Agreed by board:
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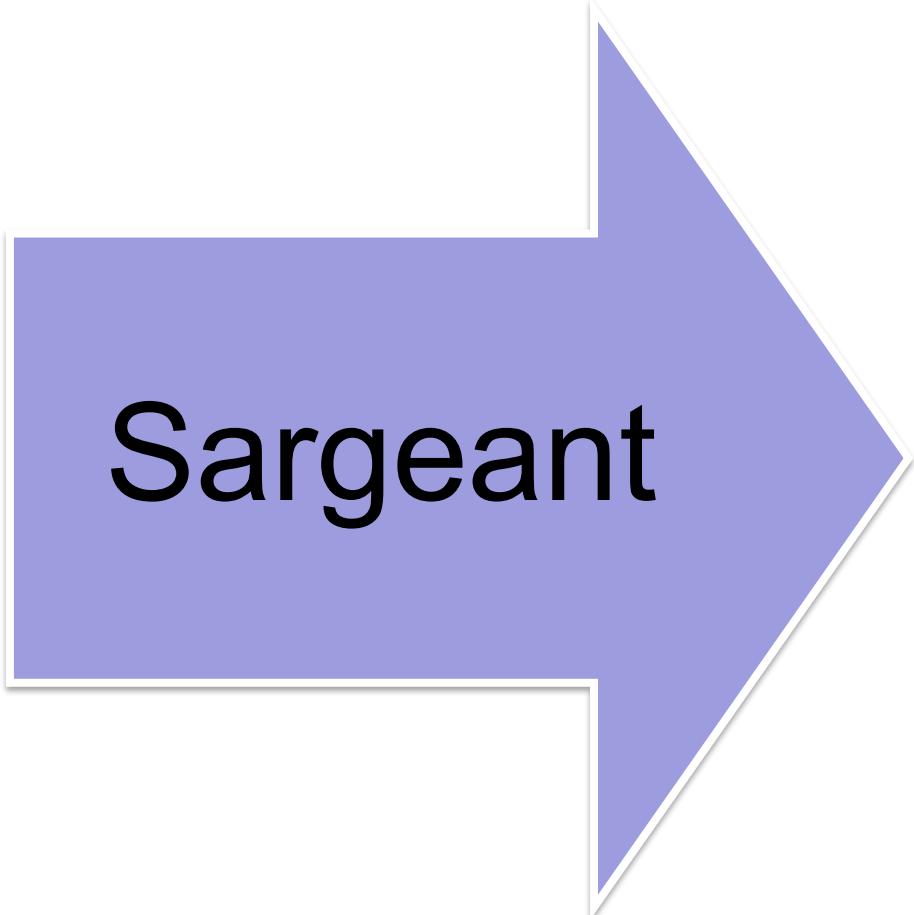
Breach Assessment Template

Current Hot Topics

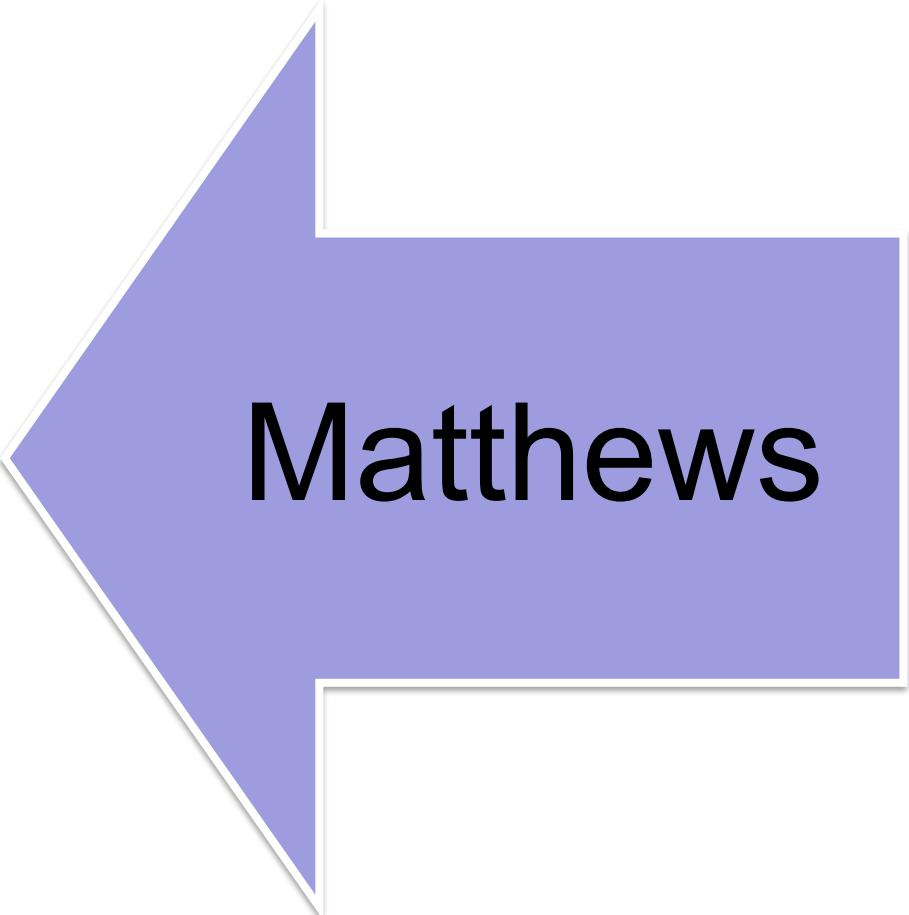




Two major projects



Sargeant



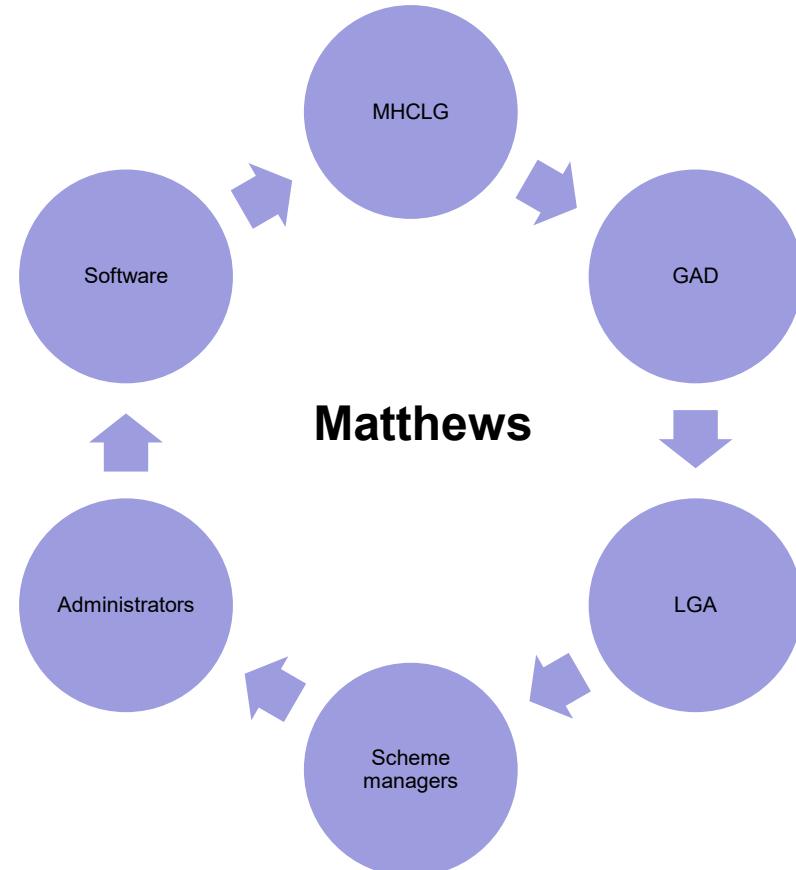
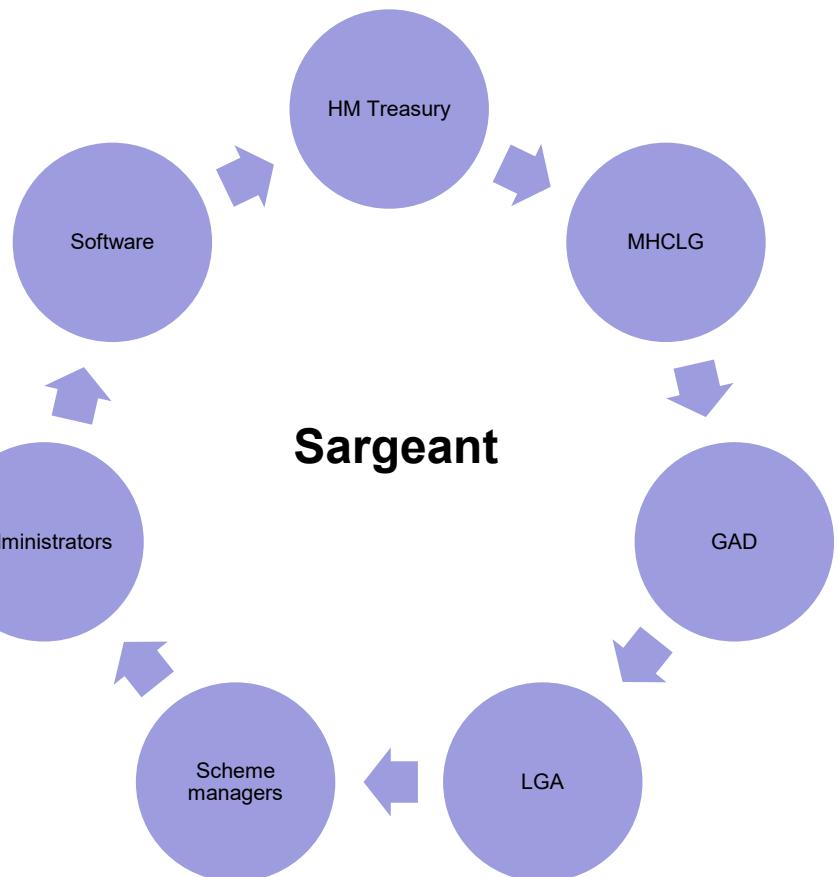
Matthews

What do you know?





Stakeholders



What should LPBs be asking?

Matthews and Sargeant

- **Readiness**
- **Data**
- **Communications**
- **Progress**

Central support

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

Matthews



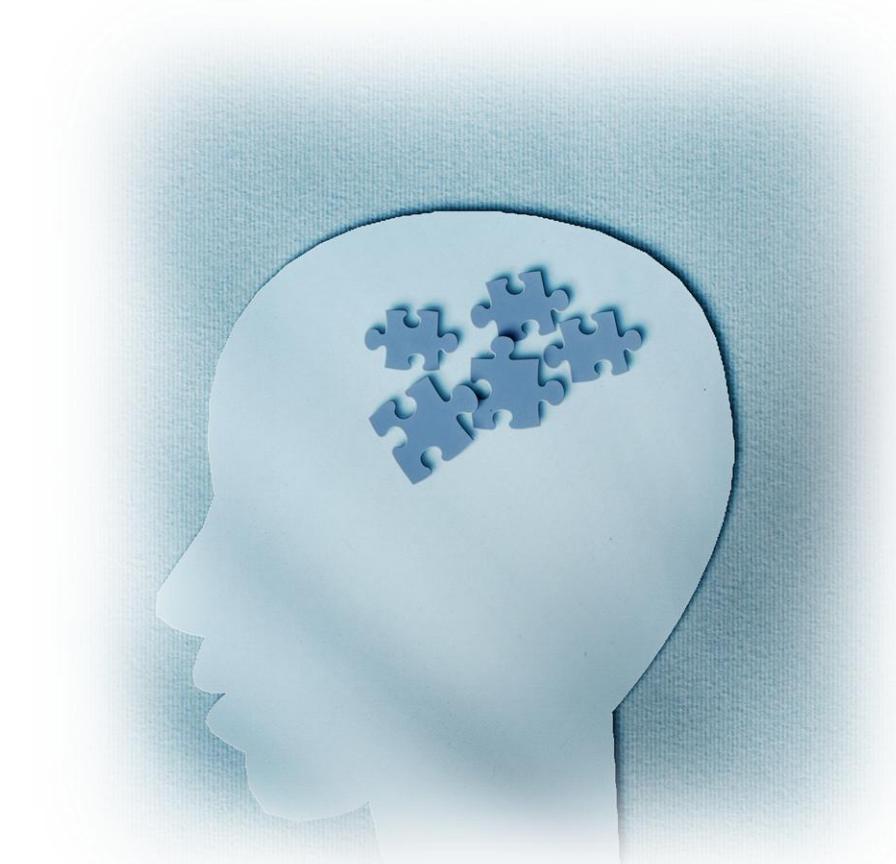
[Coffee Morning 14 January 2025](#)

[Coffee Morning 28 October 2025](#)

Compensation

What's to come...

- Policy / framework development
- Process roll out



- Do you know what a Contingent Decision is?



What is a contingent decision?

- A contingent decision is a decision taken by a member, relating to their membership of the firefighters' pension scheme, that would have been different had it not been for the discrimination identified by the courts

Categories identified

Opt-out

Additional
Service

Opt-out

Which scheme?

- Section 5 of PSPJOA allows for remedy period service to be reinstated but does not provide the power to reinstate any service pre/post remedy period.
- Scheme managers to use 'existing powers', if available, to allow for reinstatement for pre/post remedy period.

Existing powers

- FPS 1992: Once a member opts out, they cannot opt back in. If they want to re-join then they re-join FPS 2006.
- FPS 2015: Scheme manager discretion.

Distinctions in membership

Based on Home Office's update of 23 January 2025

The closing date for all of the legacy police and fire pension schemes is 31st March 2015 (see section 18(4)(b) of the Public Service Pensions Act 2013). This is also the closing date for the purposes of the PSPJOA – see section 1(8)(a).

Opted out on or before 31 March 2015 and did not rejoin during the remedy period

currently cannot return to the older 1992 legacy schemes and their relevant legacy scheme is 2006 scheme

Opted out after the closing date (31 March 2015) but rejoined before the remedy period's end (31 March 2022)

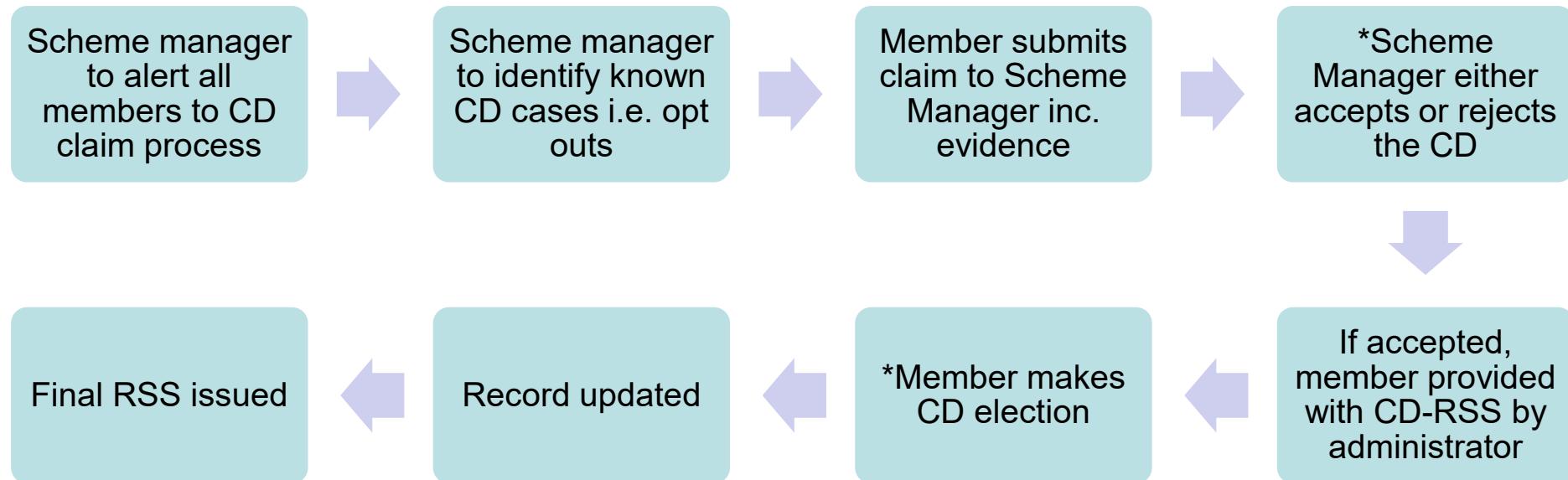
Able to return to the older 1992 legacy scheme for 1 April 2015 to the day before re-joining, and legacy scheme is 2006 scheme from date of re-joining to 31 March 2022

Opted out after the closing date (31 March 2015) and did not rejoin during the remedy period

currently their relevant legacy scheme is the older 1992 legacy schemes.

MHCLG convened working group over the summer period to discuss potential solutions for affected members. These concluded in September and the sector are awaiting further updates.

Contingent decision process



*It is recommended that these outcomes are reported to the LPB

Employee Contribution Review Consultation

Current employee contribution structure and rates haven't been changed since April 2018

Scheme needs to achieve a member contribution target yield of 13.2%. Current yield is 13.0%

Home Office (now MHCLG) published [consultation](#) on 20 November 2024 and this closed on 29 January 2025

Sought views on several different options for contribution structures

Other principles considered:
Due regard to the Public Sector Equality Duty
Changes should not be complex to administer
Changes should protect lower earners and should not lead to an increase in opt-outs or discourage career progression

Consultation response due imminently. New contribution structure will come into force on 1 April 2026

Pensions Dashboards

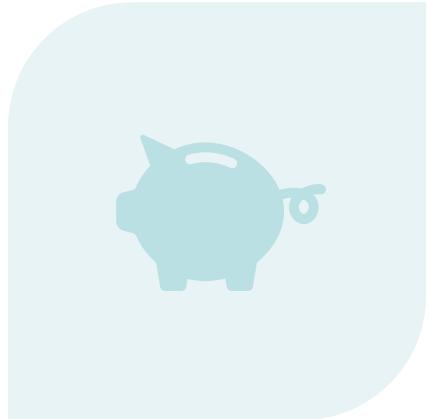


**What do you know
about Dashboards?**

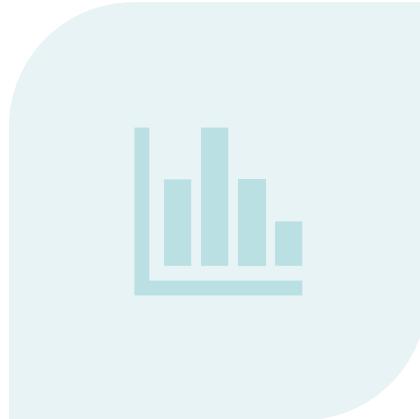


**Are you dashboard
ready?**

Are you dashboard ready?



A PLATFORM TO ALLOW SAVERS TO
VIEW ALL THEIR PENSION POTS
THROUGH A SINGLE PORTAL.

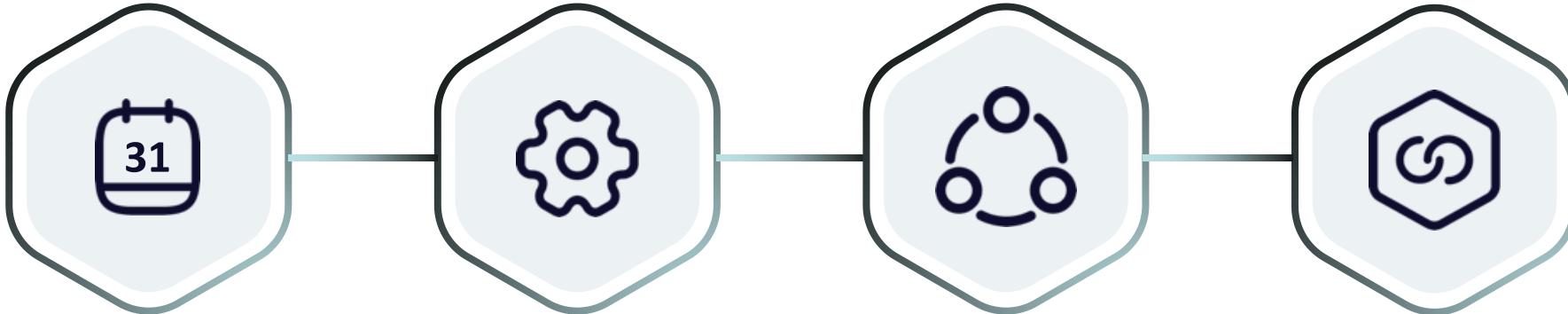


[PENSIONS DASHBOARD
PROGRAMME](#) (PDP) WEBSITE



[THE PENSIONS REGULATOR](#) (TPR)
TOOLS

Wider industry connection – deadline and guidance



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

Public Sector:
31 October 2025

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

What should scheme managers be doing now?

Read our [guidance](#)

Read our guidance and make sure you understand your dashboards duties, and what should have been done to prepare for connection.

Connect to dashboards by 31 October 2025

Liaise with your administrator or ISP provider to ensure connection has happened. If it has been delayed, has the new target connection date and reason for change been reported to the Pensions Dashboards Programme and TPR? The latest you can connect is 31 October 2026.

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.

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 value



Put plan in place

- Improve the data quality
- Maintain the data quality

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](#)
- TPR blog: [Act now on pensions dashboards so we don't have to](#)
- PDP useful resources: [Connection hub](#), [Queries](#), [Events](#) and [webinars](#)
- PASA guidance (connection, matching, value): [Guidance](#)
- [LGA guidance](#)
 - Pension Dashboard checklist
 - Resource Pack for scheme managers

LPB Resources



<https://www.fpsboard.org/index.php/local-pension-boards/resources> -

Any questions



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