

# FPS Local Pension Board (LPB) Refresher Training

**The Bluelight Team**

Date

[www.local.gov.uk](http://www.local.gov.uk)

# Agenda

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Welcome and  
Introductions

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Why are we  
here?

Purpose of the Board

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Who is who?

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Expectations

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Hot Topics

Matthews and Sargeant

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Pensions Dashboard

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Close

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## Introductions

### Bluelight team

#### **Tara Atkins**

Senior Firefighters' Pension Adviser

**Claire Johnson (maternity leave)**

Senior Firefighters' Pension Adviser

[Bluelightpensions@local.gov.uk](mailto:Bluelightpensions@local.gov.uk)

•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

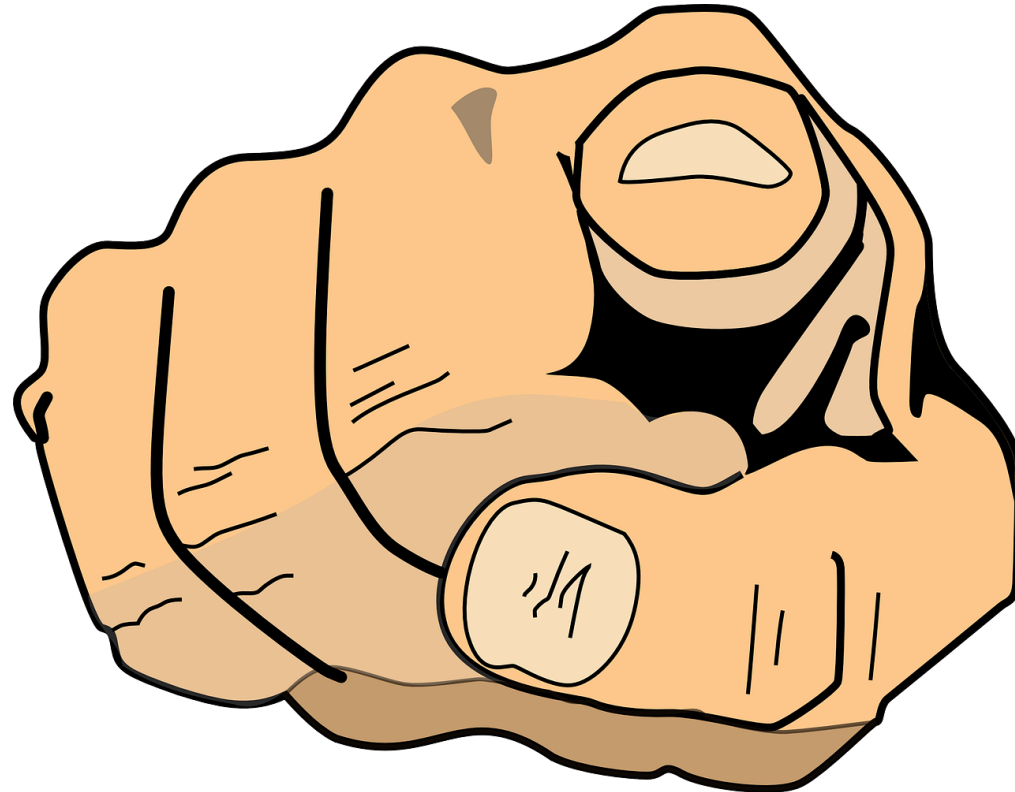
Whistle blow

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](#).
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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?

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# 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<sup>(1)</sup>, 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?**



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

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



**If you don't how  
can you assist  
them?**

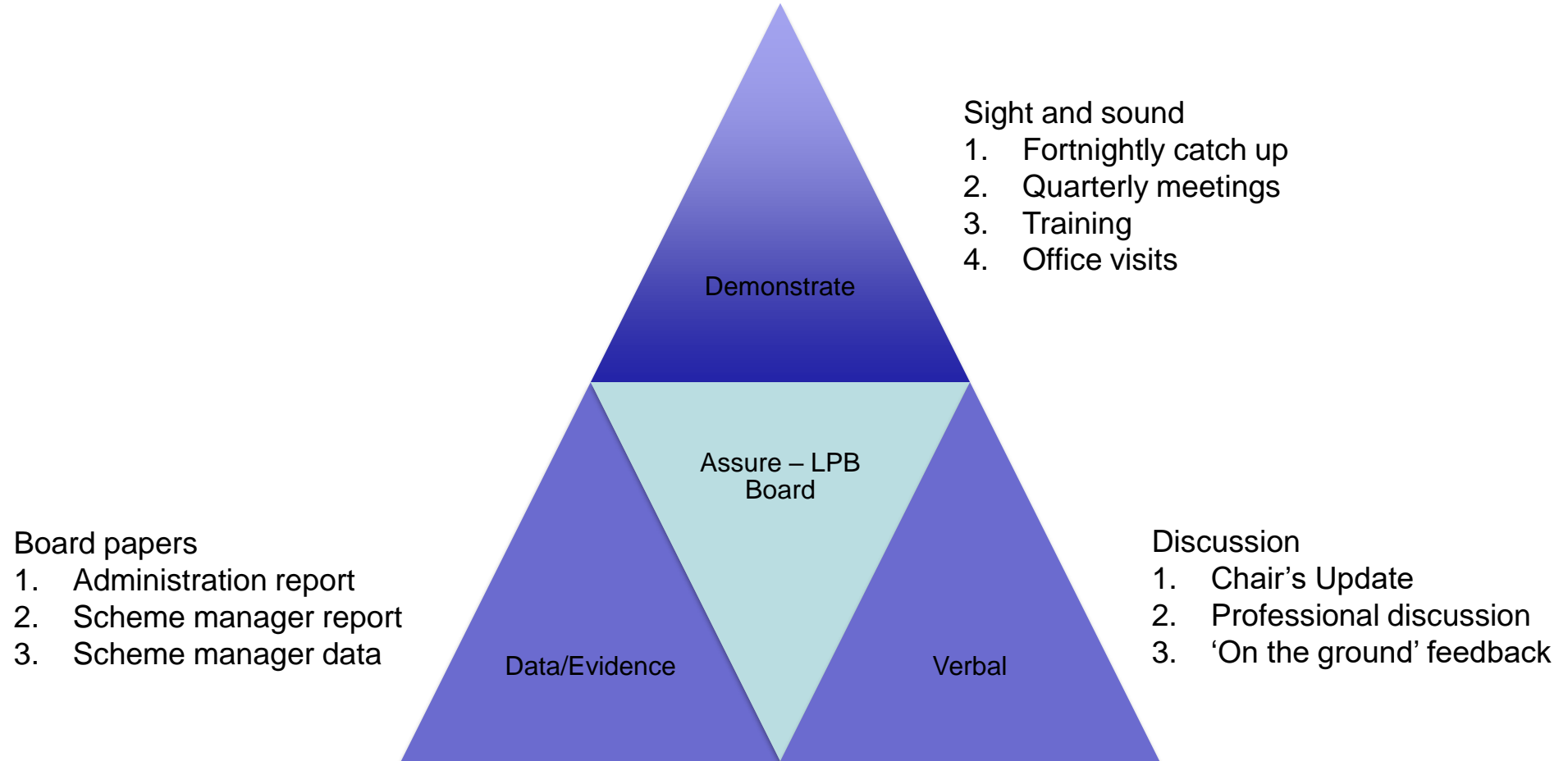
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## Scheme manager

- 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](#)



# Assurance triangle



# Who is the Scheme Advisory Board?



**Do you know?**

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## 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, Remediabile 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.
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## 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.”*

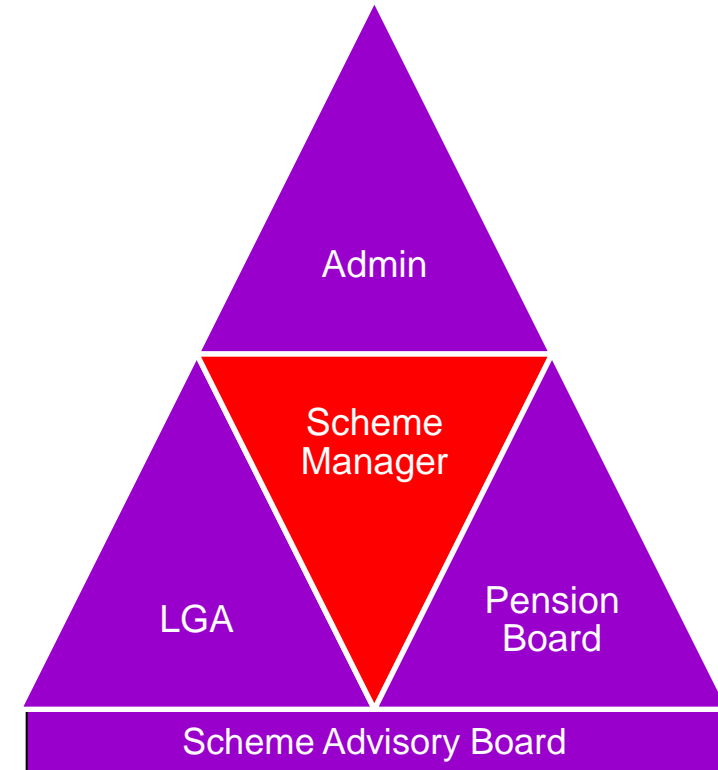
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## Scheme manager expectations

- 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.

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## 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.
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## 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
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# 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

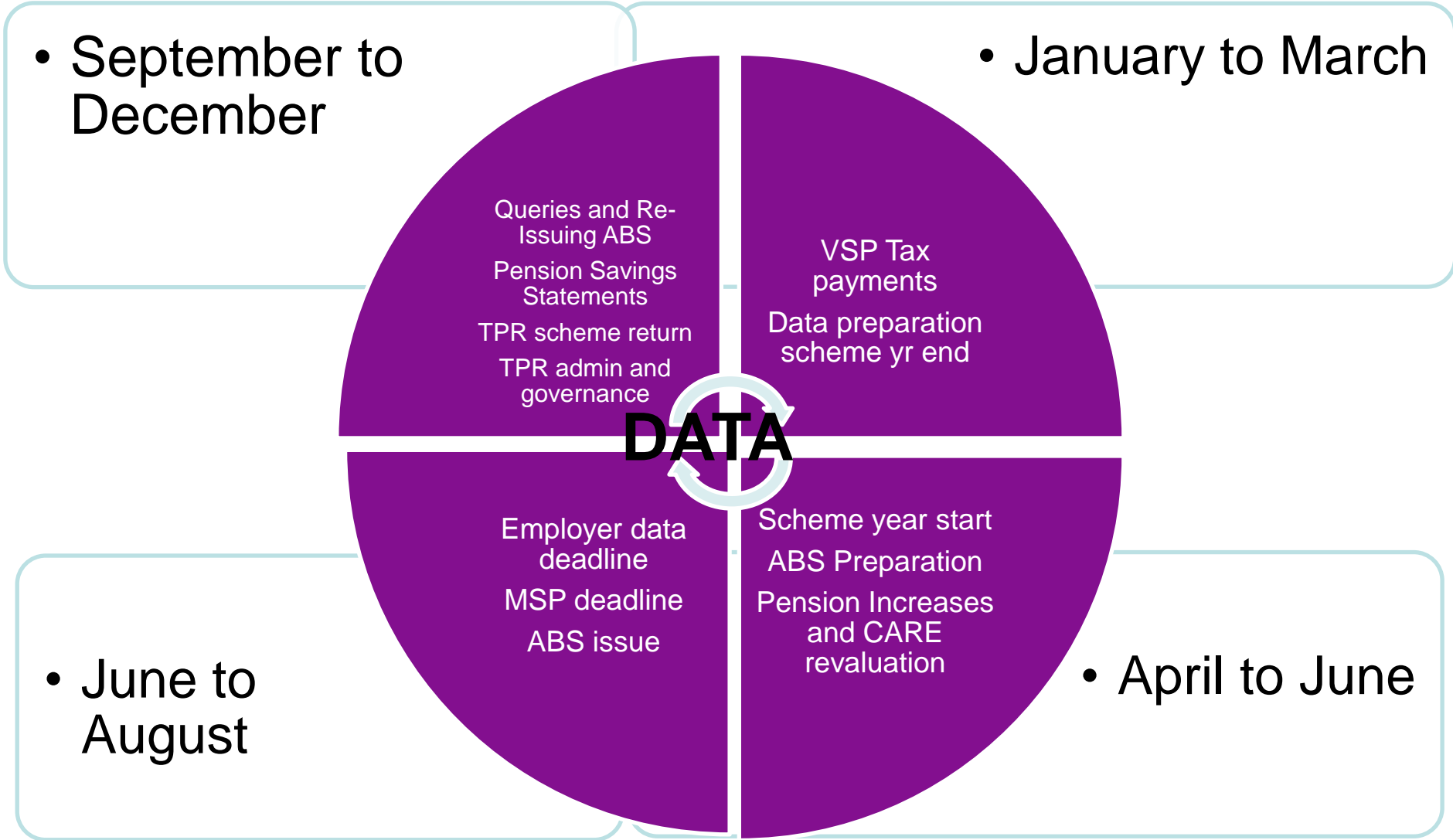


How is your score measured and reported



What is your action plan

# Data Cycle




## Reporting and recording breaches

	Potential investigation outcomes			
	Cause	Effect	Reaction	Wider implications
<b>Red</b>	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
<b>Amber</b>	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
<b>Green</b>	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



Secretariat: bluelight.pensions@local.gov.uk

### Breach Assessment Template

**Date of assessment**  
[Enter text about date of assessment and who assessment panel is]

**Introduction**  
[Brief introduction to the breach being assessed]

**Identified**  
[Enter text about how the breach was identified, for example it might be:

- Tracked from agenda
- Tracked from LGA bulletins / technical note
- Informed by scheme manager / Pensions administrator
- Something else]

### Assessment

[Using the [TPR guidance](#) comment on the four areas and score red, amber or green

	Cause	Effect	Reaction	Wider Implications
<b>Red</b>				
<b>Amber</b>				
<b>Green</b>				

**Action**  
[Enter text about what the course of action is in response to the breach, including any timescales.]

**History / Frequency**  
[Enter text about whether this is a breach that has occurred before and with what frequency.]

**Decision**

<b>Report as material breach</b>	
<b>Recorded as breach</b>	

**Assessed by:**  
**Date of assessment:**

**Board Review:**

**Tabled at Board Meeting:**  
**Agreed by board:**

# Breach Assessment Template

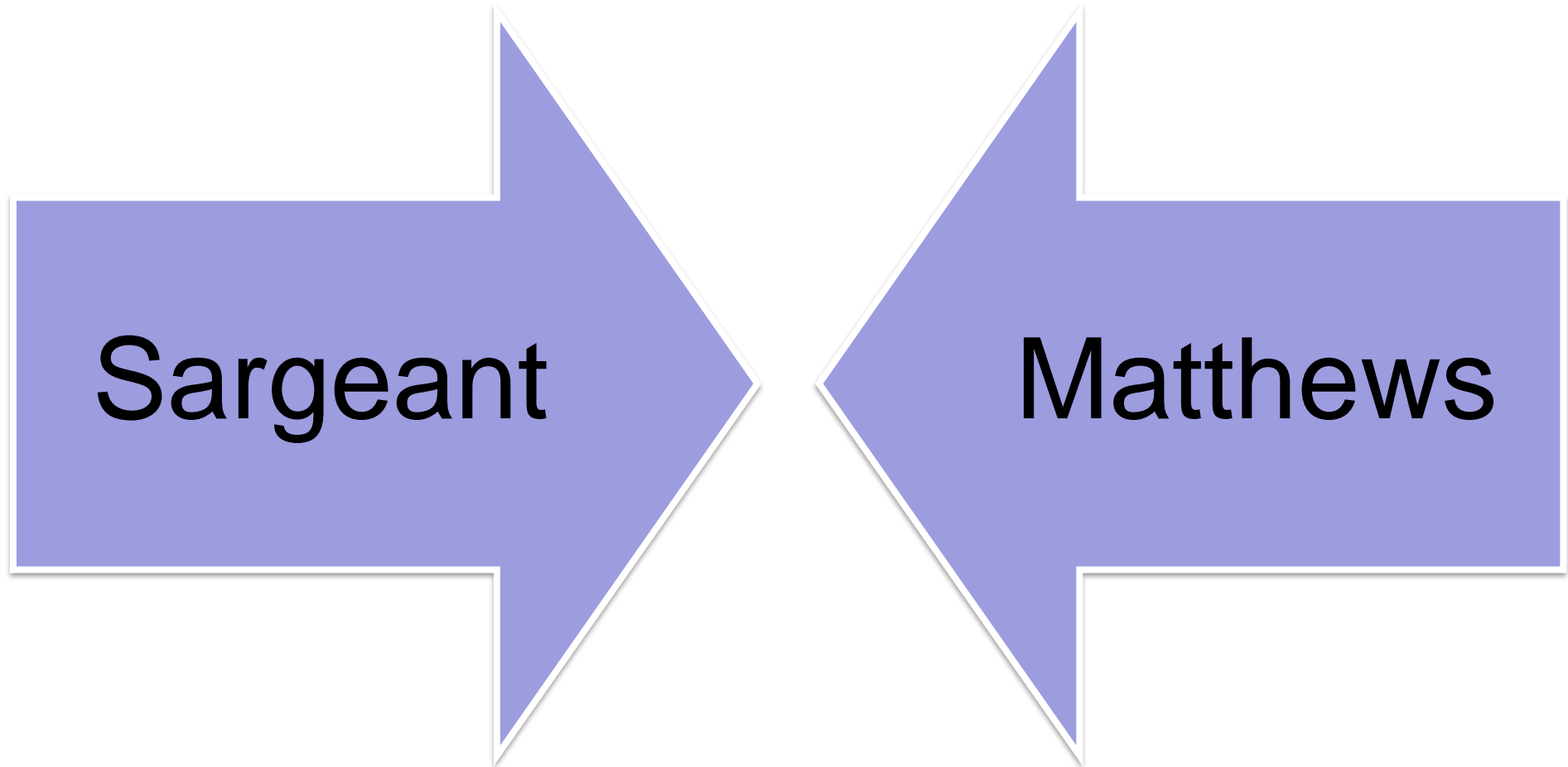
# Current Hot Topics





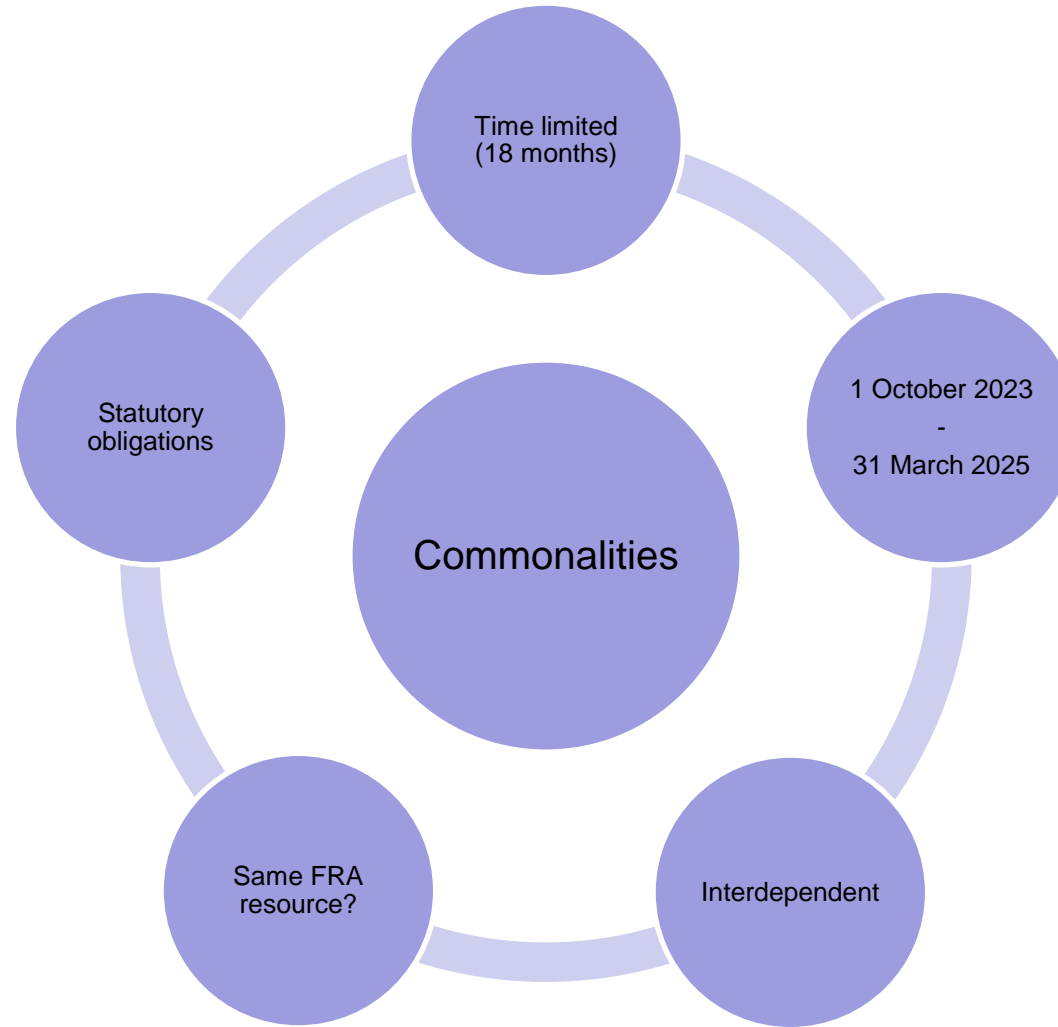


## Two major projects

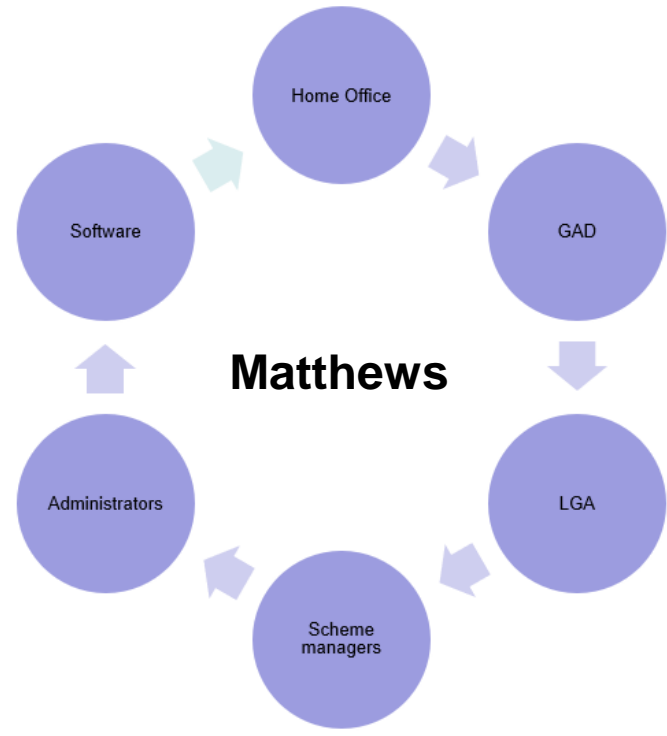
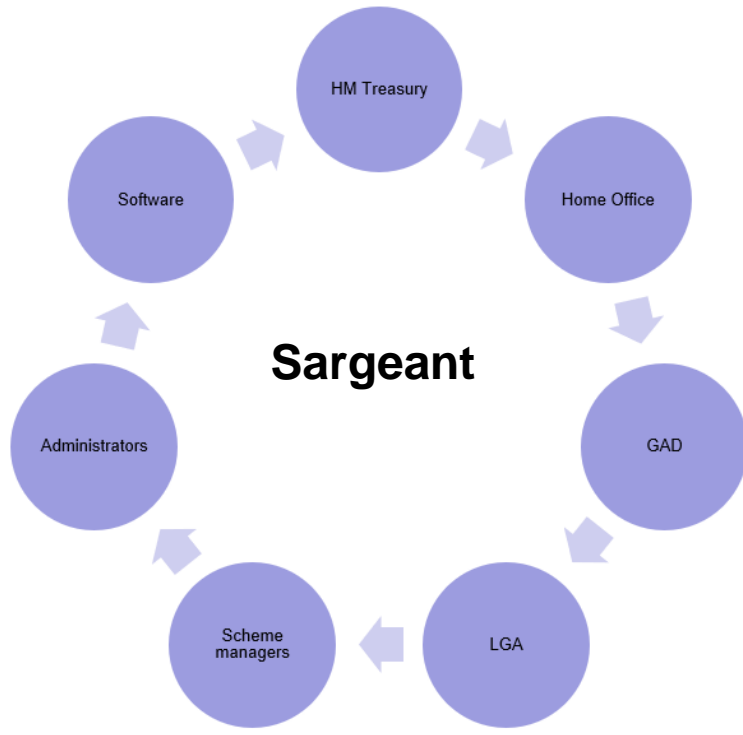


# What do you know?





# Stakeholders



# What should LPBs be asking?

## Matthews

### Readiness

- How have we prepared ourselves?
- Do we have a project implementation plan?
- Who are the people involved in the project?
- Have we needed to expand our resources/ create additional resources?
- What key risks have we identified?

### Data

- Is all required data easily accessible and in a manageable format?
- Do we have any gaps in data? If so, what do these gaps look like?
- Will we be reliant on assumptions?
- Can we trace all in scope? What do reasonable endeavours look like?
- What are the expectations on sharing data with third parties? Do we have time limits?

### Communications

- What type of communications are being shared centrally?
- Is there action we are being asked to take?
- What communications have been shared with affected individuals?
- Is there any central communications we have been asked to share?
- Have we received any feedback from affected members on communications?

### Progress

- Where are we with implementation?
- What challenges have we faced?
- Have our risks changed?
- Have we met all necessary deadlines?
- What feedback have we received?

## Sargeant

### Readiness

- How did we prepare ourselves?
- Did we have a project implementation plan?
- Who are the people involved in the project?
- Have we needed to expand our resources/ create additional resources?
- What key risks have we identified?

### Data

- Is all required data easily accessible and in a manageable format?
- Did we have any gaps in data?
- If so, what do these gaps look like?
- What are the expectations on sharing data with third parties?
- Do we have time limits etc.

### Communications

- What type of communications are being shared centrally?
- Is there action we are being asked to take?
- What communications have been shared with affected individuals?
- Is there any central communications we have been asked to share?
- Have we received any feedback from affected members on communications?

### Progress

- Where are we with implementation?
- What challenges have we faced?
- Have our risks changed?
- Have we met all necessary deadlines?
- What feedback have we received?

# Central support

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

## 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.



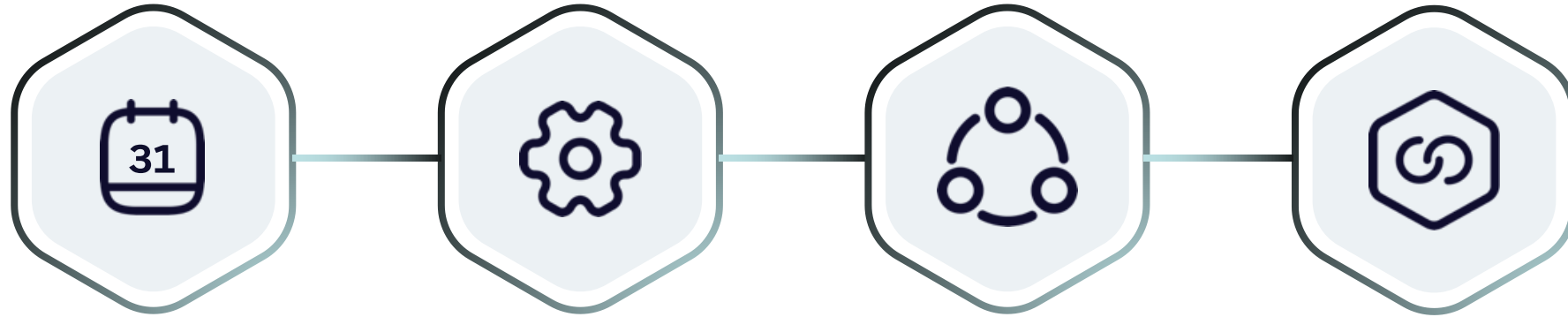
[PENSIONS DASHBOARD PROGRAMME \(PDP\) WEBSITE](#)



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

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## 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 you need to do to prepare.

### Decide how you will connect to dashboards

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

### Include pensions dashboards as an agenda item

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

### Ensure data accuracy

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

## 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](#)

# 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.**
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**Thank you for listening!**

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[www.fpsboard.org](http://www.fpsboard.org) & [www.fpsregs.org](http://www.fpsregs.org)