

FPS Local Pension Board (LPB) Training

The Bluelight Team

31 March 2026

www.local.gov.uk

Agenda

Welcome and Introductions

History of the FPS

Why are we here

Purpose of the Board

Who's who

What are their expectations

Current hot topics

Sargeant remedy

Matthews remedy

Pension Dashboards

End of session review

Close

Introductions

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•HELLO•
welcome

Role and responsibilities

To support scheme managers with their responsibilities for the administration and management of the FPS.

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

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

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

The Bluelight Team

DO:

Advise

Guide

Help

Steer

DO NOT:

Police

Inspect

Regulate

Report

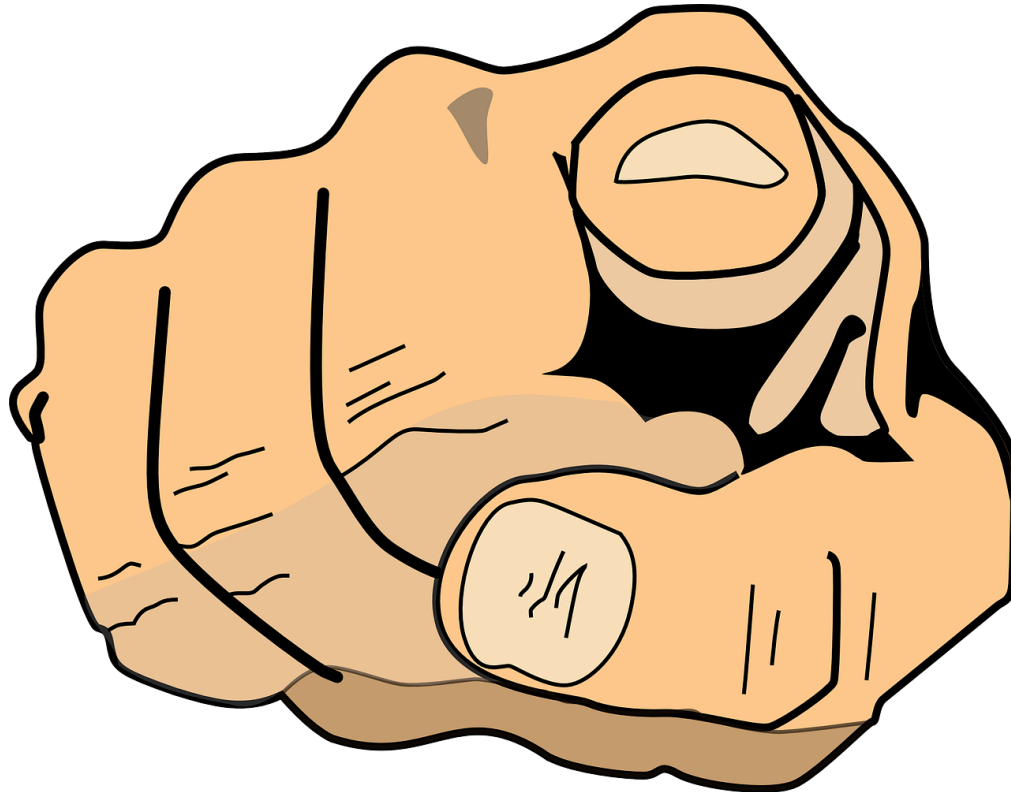
Whistle blow

Do it for you

Administration and management

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

Now it is over to you?



Please introduce yourself



Name



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



How long have you been on the LPB?

History of the Firefighters' Pension Scheme (FPS)



Background to the Firefighters' Pension Schemes

19 years ago...
– one scheme



Then in 2006...



From 2015...



From 2022.....



Why are we here?



LPB Resources



FPS Board website

- **Resources**
 - <https://www.fpsboard.org/index.php/local-pension-boards/resources>
- **Training and Development**
 - <https://www.fpsboard.org/index.php/local-pension-boards/training> -

Purpose of the pension board



4A.—(1) Each scheme manager must no later than 1st April 2015 establish a pension board (“a local pension board”) responsible for **assisting** it—



(a) to secure compliance with—

- (i) these Regulations,
- (ii) any other legislation relating to the governance and administration of this scheme and any connected scheme⁽¹⁾, and
- (iii) any requirements imposed by the Pensions Regulator in relation to this scheme and any connected scheme; and



(b) to ensure the effective and efficient governance and administration of this scheme and any connected scheme.

[The Firefighters' Pension Scheme \(Amendment\) \(Governance\) Regulations 2015 \(legislation.gov.uk\)](https://www.legislation.gov.uk)

What do you think is most challenging for board members?



Is it

- a) Regulatory compliance**
- b) Stakeholder transparency**
- c) 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 answered no, how
can you assist them, if
you don't know?**

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



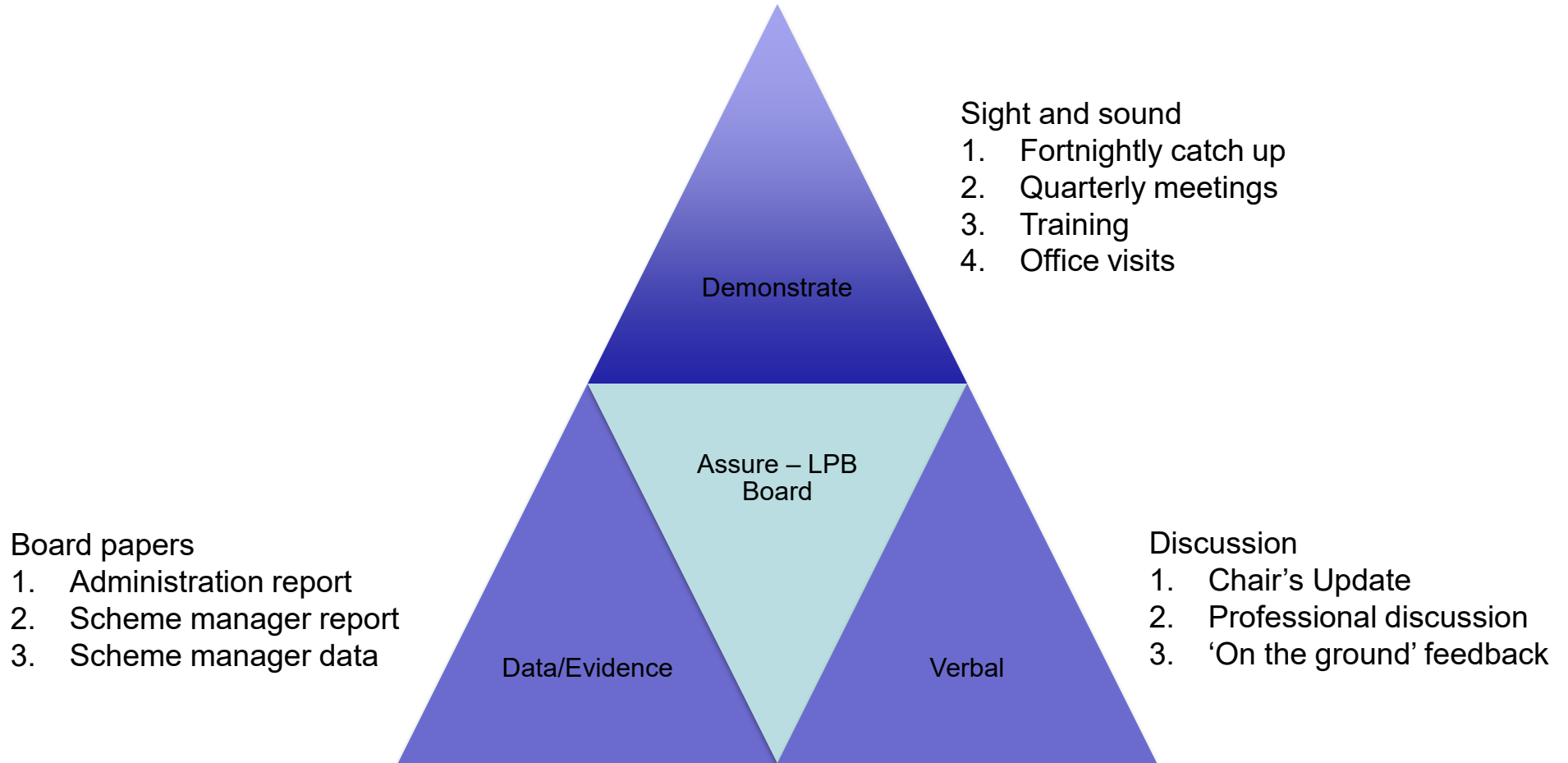
Reassure

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](#)

How does SAB deliver on its remit

- Membership of the SAB with members, employer reps and technical assistance
- Strong support from the LGA team who act as secretary to SAB
- Using the levy to support delivery eg websites, specialist input
- Good relationships with the Fire team at MHCLG enabling both formal and informal feedback
- Liaison with stakeholders
- Governance tools including risk registers, business plans and terms of reference
- Use of sub-committees (LPB Effectiveness, Cost Effectiveness , Scheme Management and Admin)

How does SAB interact with LPBs

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

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:

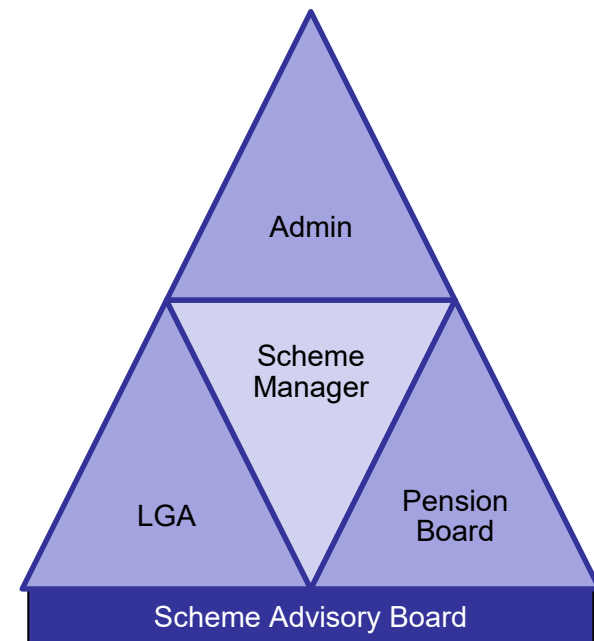
“Our assumption is that the Scheme would be more effectively managed and administered if support which is already available were universally used.”

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.



What do you think the LPB Expectations should be?



We think



Have access to all information and resources needed to support the scheme manager.



Scheme manager to attend LPB meetings and advise members of any issues arising.



Board is adequately resourced in terms of members and length of office.



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

Scheme Advisory Board expectations

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

- Any person/ party who is given advice by the SAB, must have regard to that advice [[PSPA 2013 Sect 7\(3\)](#)].
 - Scheme manager will pay the amount required each year under the statutory levy [[Rule 4H\(3\)](#)].
-

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.



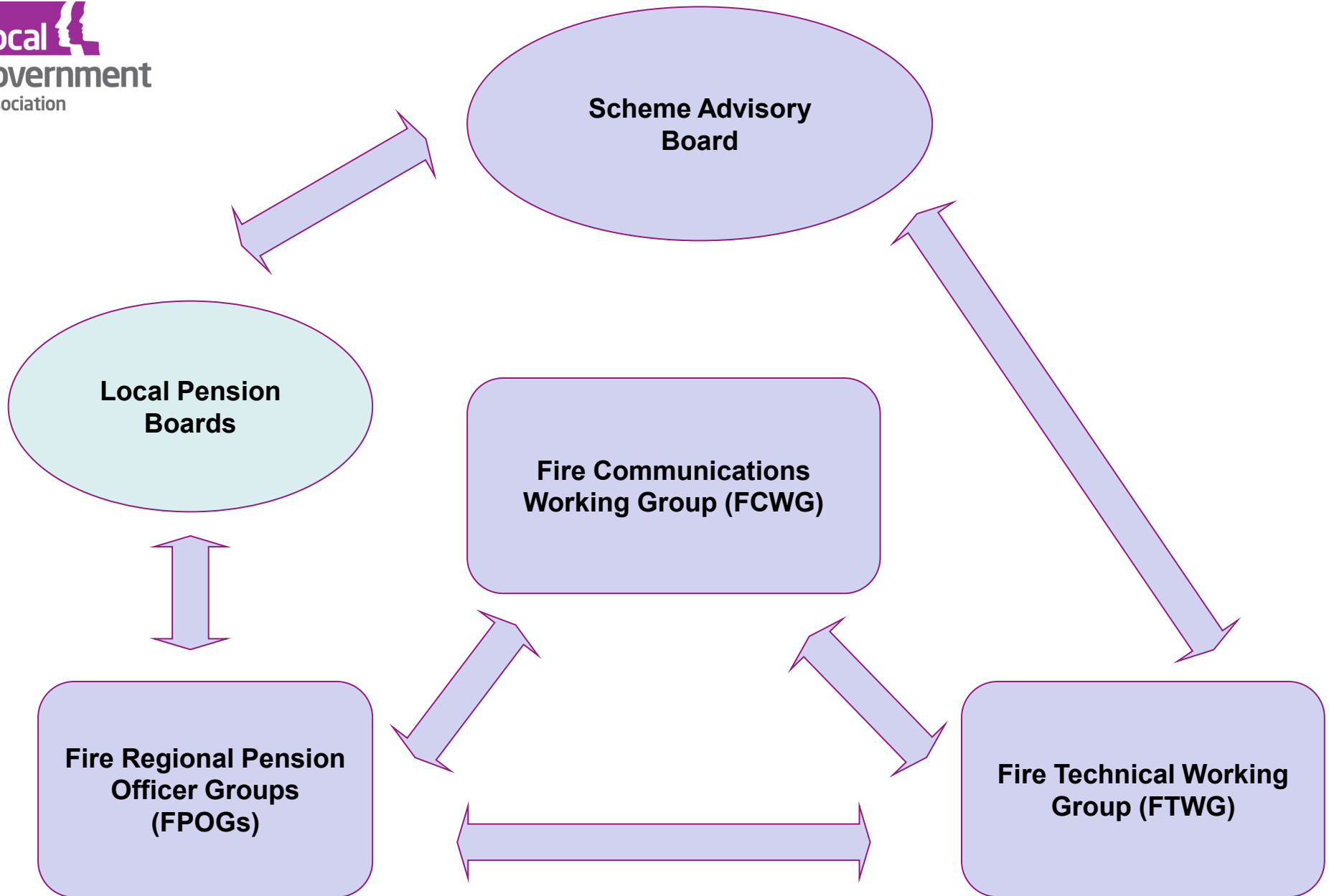
Completion of the statutory annual scheme return.



Completion of the voluntary annual governance and administration survey.

Where else does a Local Pension Board fit in?

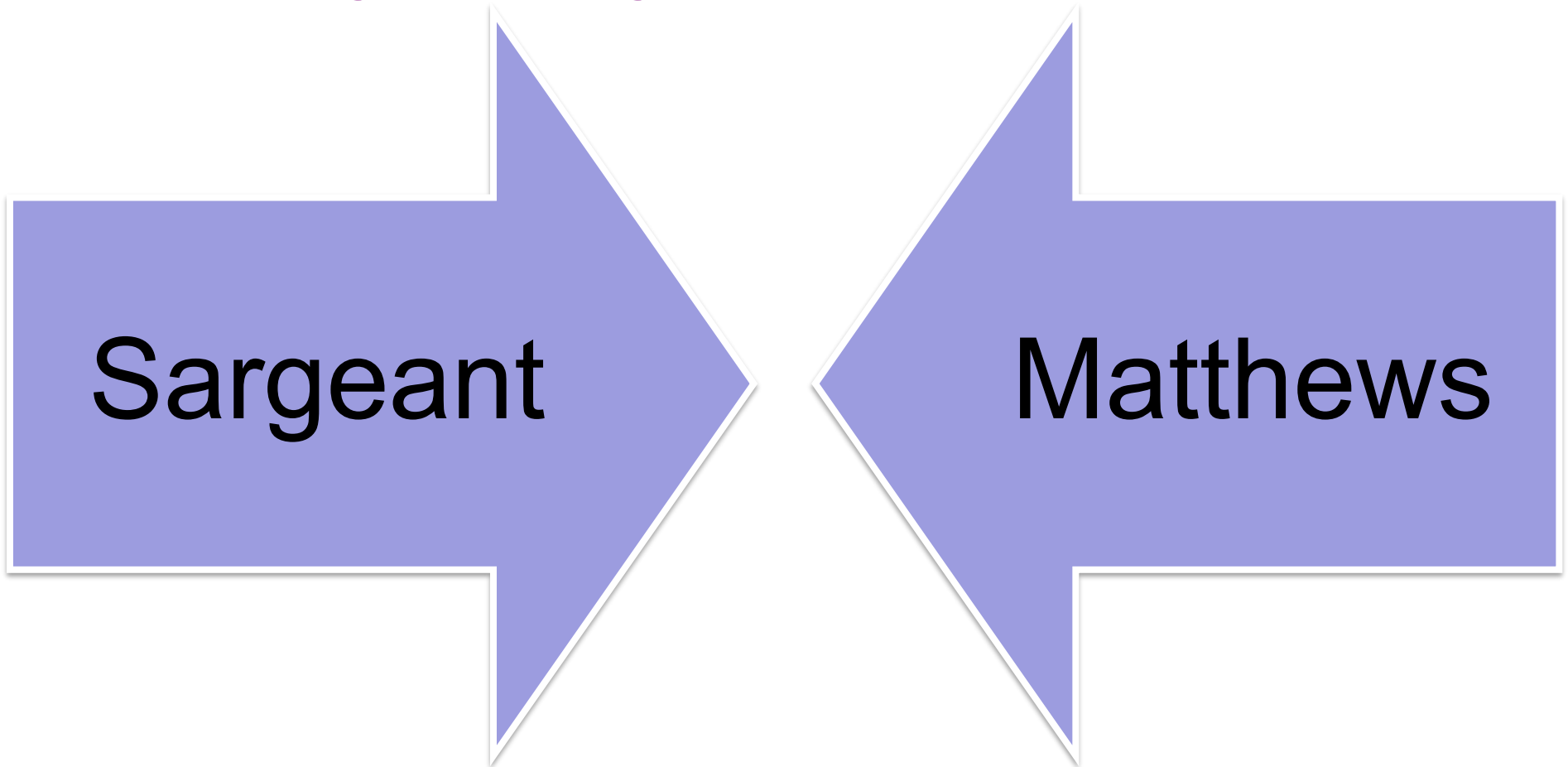




Current Hot Topics

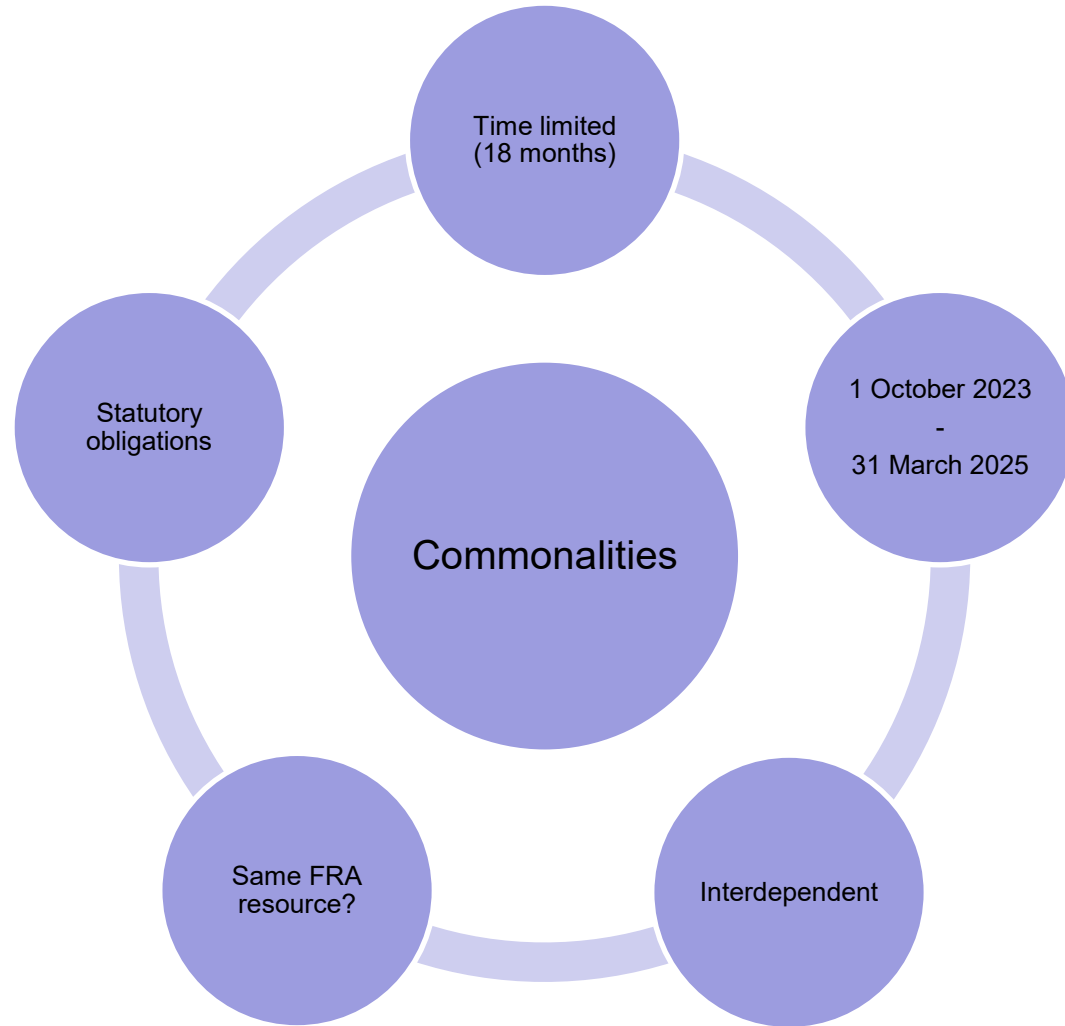


Two major projects

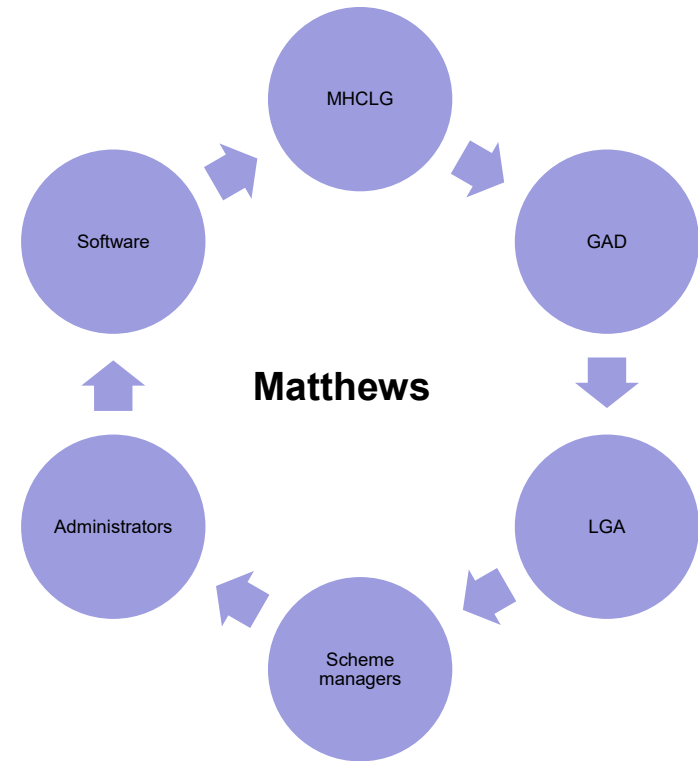
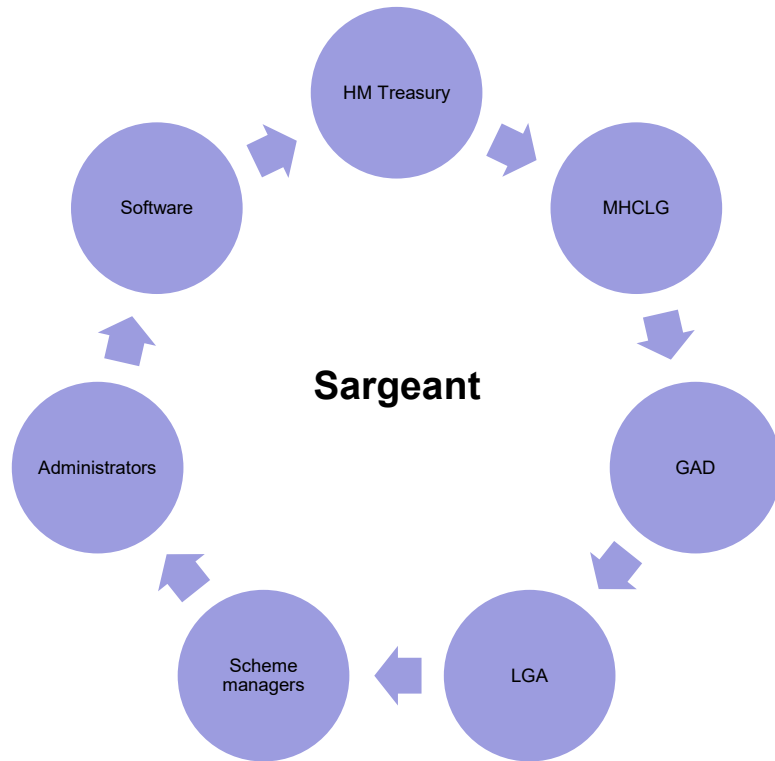


What do you know?





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

- [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)
 - Panel of 3 judges
 - 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
 - 2022
 - [Public Service Pensions and Judicial Offices Act \(PSPJOA\) 2022](#)
 - [The Police and Firefighters' Pension Schemes \(Amendment\) Regulations 2022](#)
- Retrospectively
 - 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)

“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 deadline **7 April 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

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

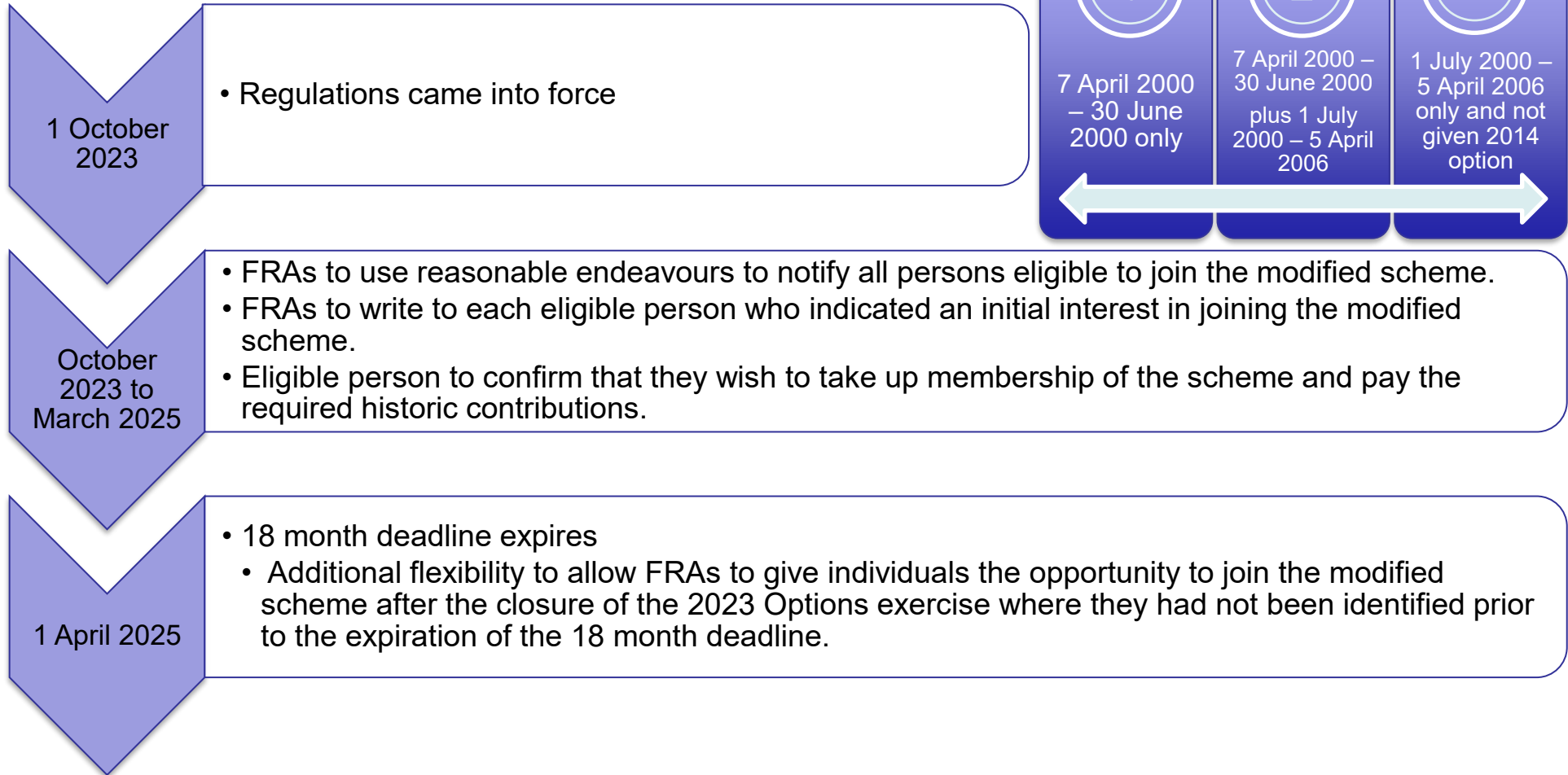
Held that remedy could extend back before the PT Workers Directive was required to be implemented (7 April 2000)

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

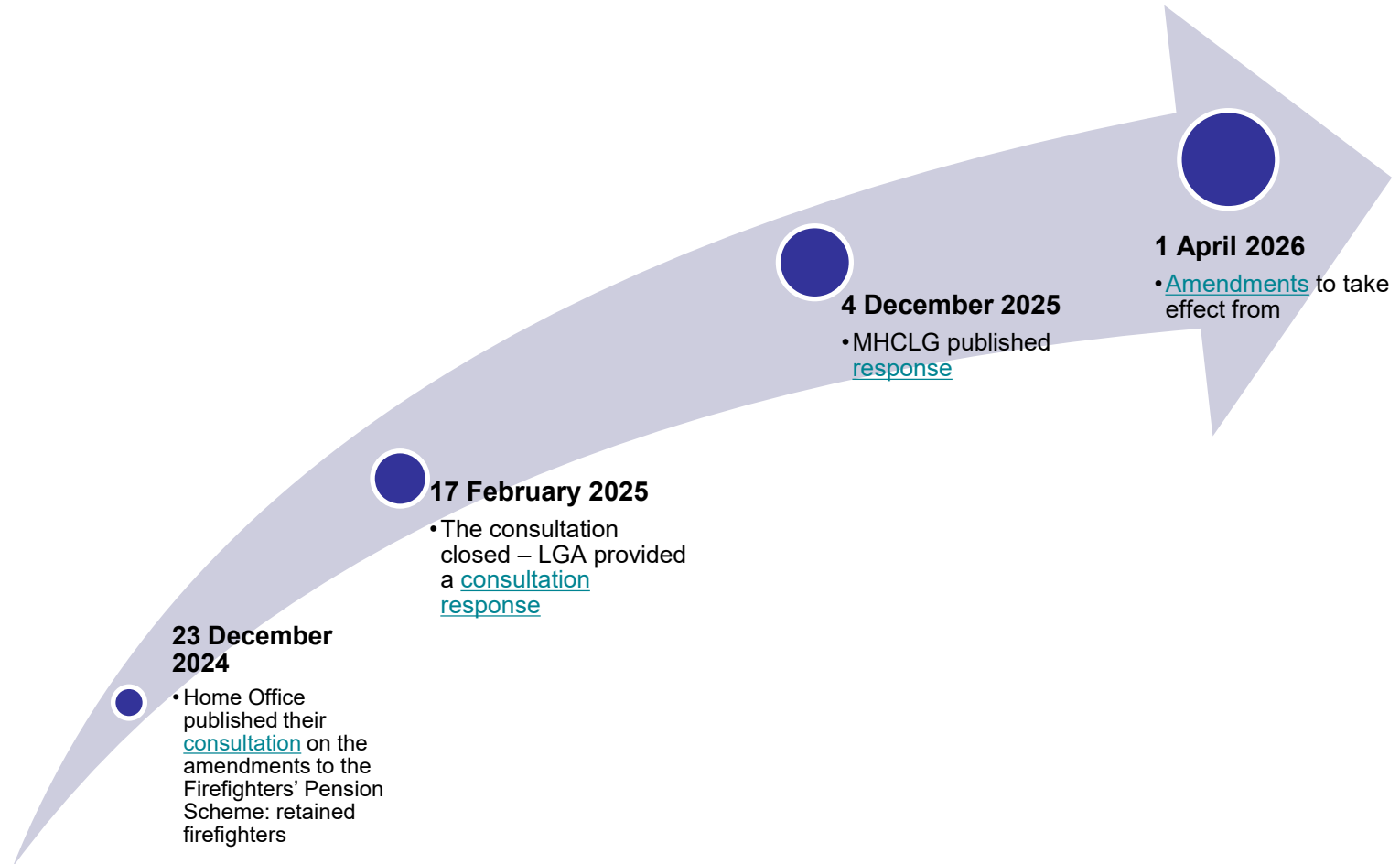
[MoU](#) was agreed by all parties on 9 March 2022.

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

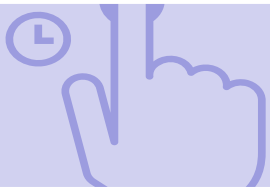
- Payment of missed pension/lump sum and associated survivor benefits.
- Extension to 'additional death grant' eligibility – Now to apply to those who **did not** join under M1.
- Alignment of scheme membership entitlement for individuals who opted out of standard service with those who never joined.

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

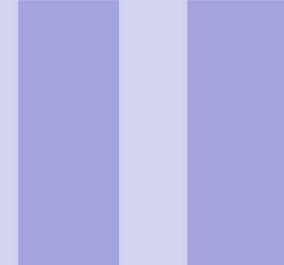
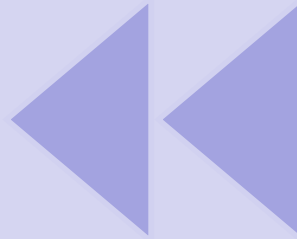
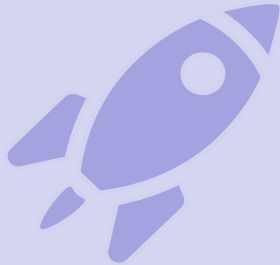
Central support

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

Contingent Decisions – opt outs

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

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 eligible members who opted out due to discrimination can have their opted-out service between 1 April 2015 and 31 March 2022 treated as pensionable in the legacy scheme in which they last accrued service.



Consultation will take place

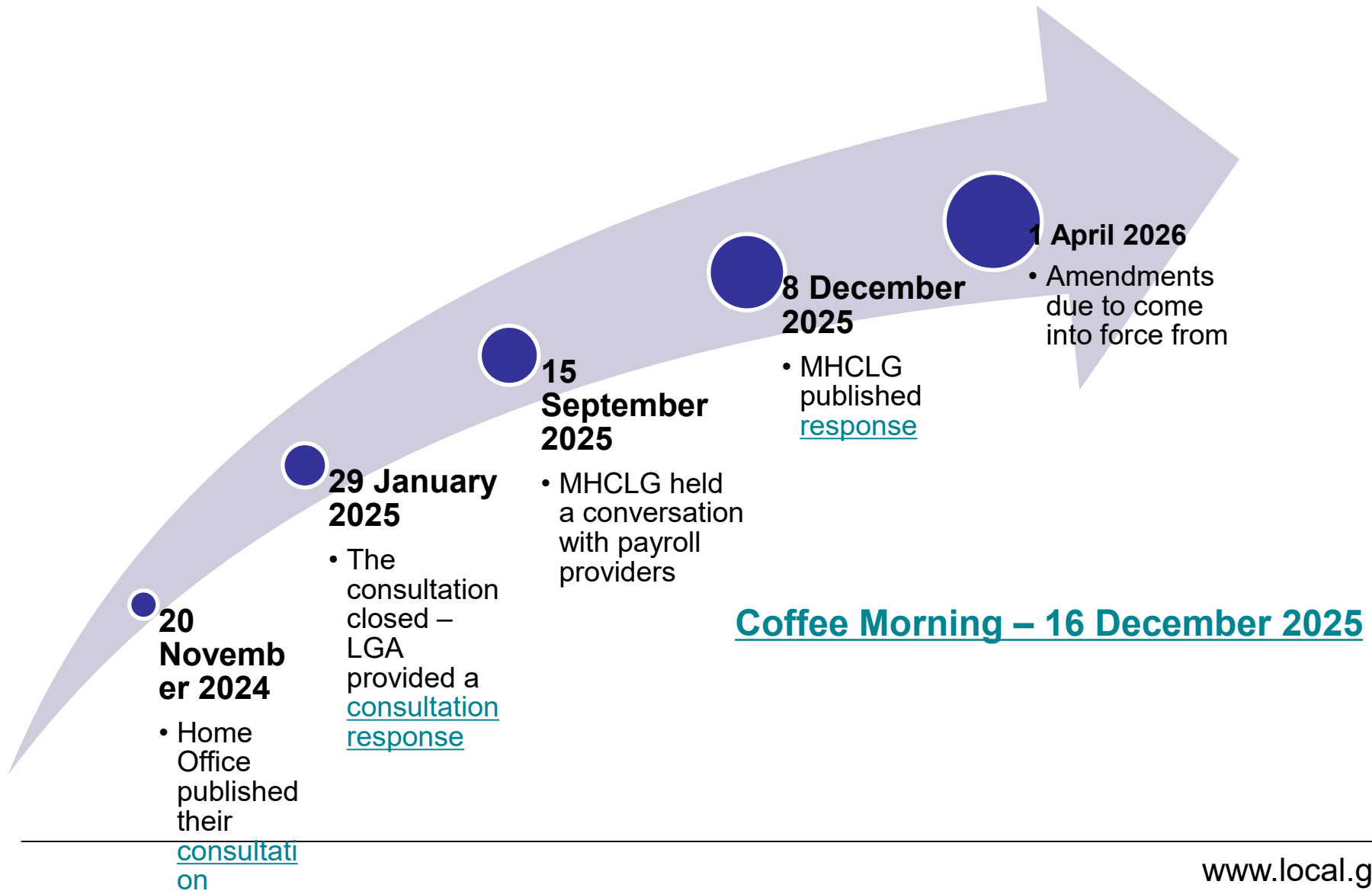


LGA and SAB to consider what additional support we can provide to the sector

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 is a 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**

Pensions Dashboards



Pension Dashboards



Connecting organisations began their connection journeys **in August 2024**



22 organisations connecting directly



Most schemes connect via an Integrated Service Provider (ISP), represented in the 22



Hundreds of pension providers and schemes are now connected, including the State Pension



PDP say **Progress is good** and the **October 2026 deadline is on track**



Public Service Pension Schemes (inc Fire) deadline was **October 2025**



LGA are working with Money Helper to test and ensure the Sargeant remedy is reflected

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

**Do you know where
your FRA is with their
connection with the
Pensions Dashboard?**



**Do you:
Have it on your agenda as a recurring item?**

Know:

- a) If your ISP had any issues with connection?**
- b) If it on your risk register?**
- c) If your FRA has carried out any data cleansing in anticipation?**

Useful links

- TPR [Pensions dashboards: initial guidance](#)
- TPR [Failing to comply with duties](#)
- TPR: [Scheme member data quality](#)
- TPR: [Pensions dashboards webinar](#)
- LGPS: [Pensions Dashboard connection guide](#)
- PDP: [UK Pensions Dashboards Programme](#)
- PASA: [Guidance \(connection, matching, value, AVCs\)](#)



Any questions?

Reference slides

Scheme comparison

Feature	1992 Scheme	2006 Scheme Standard Members	2006 Scheme Special Members	2015 Scheme
Basis of pension	Final salary	Final salary	Final salary	(CARE)
Accrual rate	40/60ths 1/60 th (2/60 th after 20 years)	1/60 th	1/45 th	1/59.7 th
Benefit / Membership Cap	40/60 th	45 years	30 years	None
Revaluation rate	n/a	n/a	n/a	Average Weekly Earnings

Scheme regulations



- FPS 1992 Regulations
<http://www.fpsregs.org/index.php/regulations/fps-1992-regulations>
- FPS 2006 Regulations
<http://www.fpsregs.org/index.php/regulations/fps-2006-regulations>
- FPS 2015 Regulations
<http://www.fpsregs.org/index.php/regulations/fps-2015-regulations>
- Firefighters' Compensation Scheme
<http://www.fpsregs.org/index.php/regulations/firefighters-compensation-scheme>
- Age Discrimination Remedy Regulations
<https://www.fpsregs.org/index.php/regulations/age-discrimination-remedy-regulations>
- Special Members of the FPS 2006 Regulations
<https://www.fpsregs.org/index.php/regulations/special-members-of-fps-2006-regulations>

LGA framework and support services

- Forums and Groups
 - Technical group
 - Communications group
 - Regional groups
 - FRA drop in
 - LPB Chair forum
- Events
- Technical Support
- Coffee mornings

Resources

- www.fpsboard.org
- www.fpsregs.org
- www.fpsmember.org
- [Monthly bulletins](#)
- [Regulations](#)
- [GAD Guidance](#)
- [Age discrimination](#)

An important note



These slides are intended to provide an overview of the scheme regulations and should not be regarded as a complete guide

Please note that it is the responsibility of each FRA to apply the rules of the pension scheme in accordance with their interpretation of the scheme and to obtain legal advice where they consider this is necessary.

The information contained in these slides have been provided to give some guidance on the rules of the pension scheme, however they should be used only as an informal view of the interpretation of the firefighters' pension scheme as only a Court can provide a definitive interpretation of legislation.

Disclaimer

- 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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