Local Government Association

FPS Local Pension Board (LPB) Training

The Bluelight Team

7 July 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
	Contingent decisions
	Change to SCAPE discount rate
	Pension Dashboards
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

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Role and responsibilities

To support scheme mangers 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

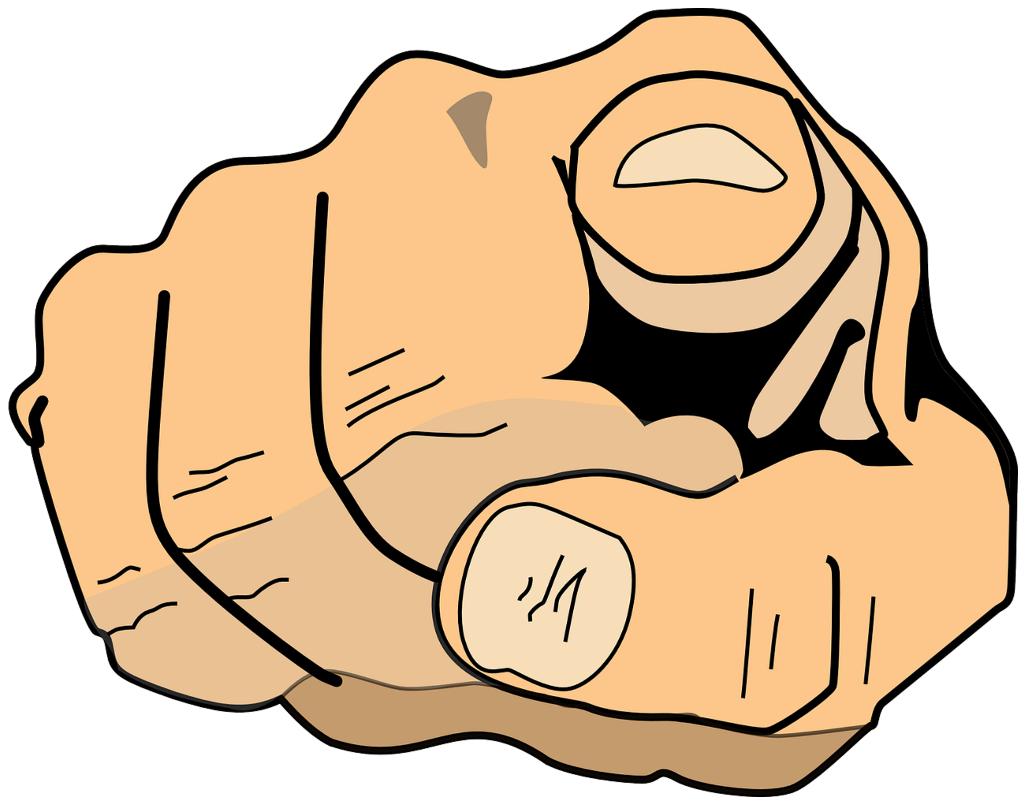
- Each of the 44 England Fire & Rescue Authorities are responsible for the management and administration of the scheme and are defined in law as the scheme manager

- This responsibility is managed differently within each FRA depending on governance model.

- 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?

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History of the Firefighters' Pension Scheme (FPS)

Background to the Firefighters' Pension Schemes

19 years ago…

- one scheme

FPS 1992 Benefits

Feature	1992 Scheme (closed to new entrants from 06/04/2006)
Basis of pension	Final Salary
Membership	Regular firefighters only
Accrual rate	1/60th (2/60th after 20 years)
Benefit / Membership Cap	30 years
Normal pension age	55
Earliest retirement age	50 (with at least 25 yrs service)
Deferred pension age	60
Commutation	Actuarial commutation factors
Ill Health Benefits	Yes
Death Benefits	Yes for spouse/civil partners and children only

Then in 2006…

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Comparison of Benefits

Feature	**1992 Scheme (closed to new entrants from 06/04/2006)**	**2006 Standard Scheme (From 06/04/2006)**
Basis of pension	Final Salary	Final Salary
Membership	Regular firefighters only	Regular and retained firefighters
Accrual rate	1/60th (2/60th after 20 years)	1/60th
Benefit / Membership Cap	30 years	45 years
Normal pension age	55	60
Earliest retirement age	50 (with at least 25 yrs service)	55
Deferred pension age	60	65
Commutation	Actuarial commutation factors	1 : 12
Ill Health Benefits	Yes	Yes
Death Benefits	Yes for spouse/civil partners and children only	Yes for spouse, civll partners, unmarried partners and children

From 2015…

2015 Firefighter Pension Scheme

- CARE scheme (CARE = Career Average Revalued Earnings)
- Accrual rate 1/59.7th
- Normal retirement age 60
- Earliest retirement age 55 (subject to reductions)
- Can commute up to 25% of pension
- Commutation based on 1:12 ratio
- Scheme year runs from 1 April to 31 March
- In-service revaluation applied each year – Average Weekly Earnings (AWE) Index
- Age addition increases applicable
- Individual Pension accounts
- Deferred pension age equal to State Pension Age (min 65)
- Ill-Health and death benefits

Pension Reforms – Transitional protections

Full Protection	Tapered Protection	No Protection
If on 1 April 2012, they were within 10 years of their Normal Pension Age in their final salary scheme	If on 1 April 2012, were more than 10 years but less than 14 years from their Normal Pension Age in their final salary scheme	If on 1 April 2012 were more than 14 years from their Normal Pension Age.
Able to remain in their final salary scheme and continue to accrue benefits in that scheme.	Received a period of protection and continued to accrue final salary benefits before being moved to the FPS 2015.	Did not receive any protection period and moved into the FPS 2015 from 1 April 2015.

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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
  - The pension regulator's Public Service Toolkit courses

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

What does good governance look like?

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What do you think is most challenging for board members?

Is it

a) Regulatory compliance
b) Robust controls and processes
c) Knowledge and understanding
d) Effective administration and data quality
e) Something else

End

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?
c) Support the scheme manager to identify solutions to issues?
d) Constructively challenge where there are areas for improvement?

End

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
- Local Government Re-organisation and Devolution FAQs

How do you ‘assist’?

Reassure the scheme manager by providing assurance

Assure

To convince someone of something through action

Triangulated evidence

Reassure

To provide comfort or encouragement

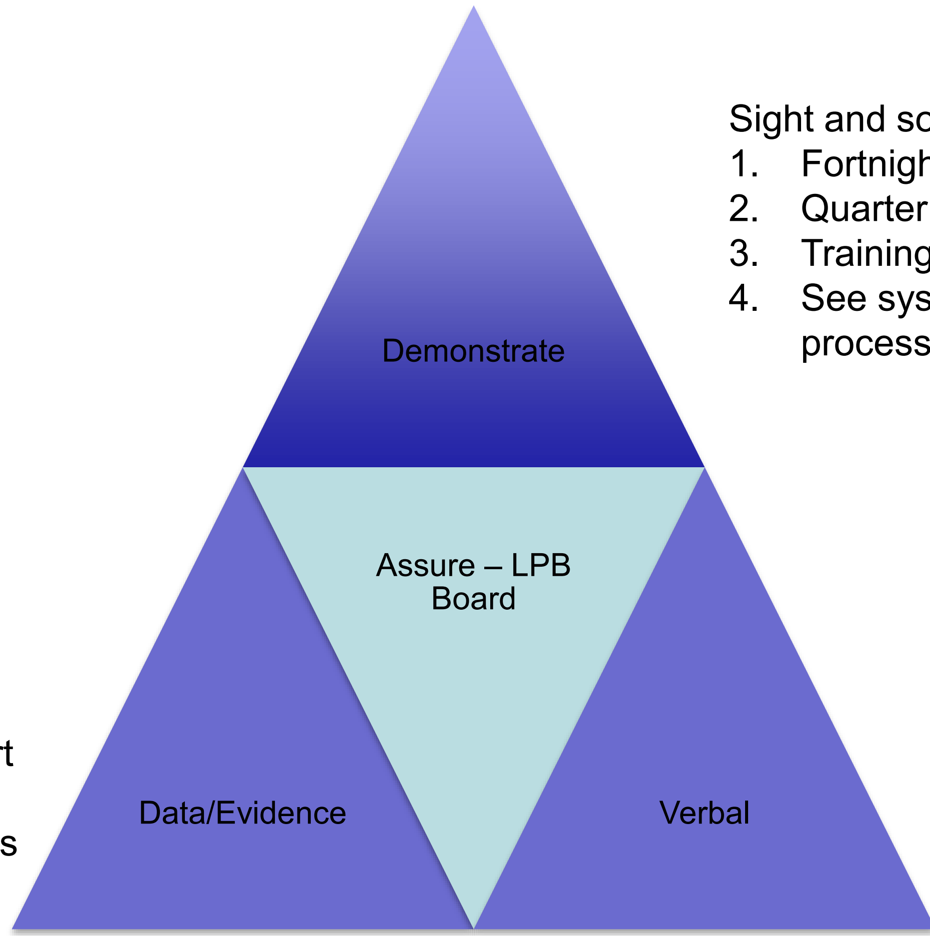
From a trusted source

Often verbal

Assurance triangle

Sight and sound

1. Fortnightly catch up
2. Quarterly meetings
3. Training
4. See systems or processes in action



Board papers

1. Administration report
2. Scheme manager report
3. Scheme manager data
4. Monitor breaches/IDRPs

Discussion

1. Chair's Update
2. Encourage open discussion
3. 'On the ground' feedback
4. Seek explanations for overdue actions

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 Effectiveness, Scheme Management and Administration, and LPB effectiveness

Scheme Advisory Board – Who?

Secretariat – LGA Team

Independent Chair
Joanne Livingston

7 x Employer Representatives

7 x Employee Representatives

Actuarial Advisor to the SAB

Technical Advisor to the SAB

Legal Advisor to the SAB

Board membership

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 secretariat to SAB
- Using the levy to support delivery - websites, specialist input, AGM
- Build relationships with the Fire pensions team at MHCLG enabling collaborative working - both formal and informal feedback
- Liaison with stakeholders
- Governance tools and templates - 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 Chairs 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

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.

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."

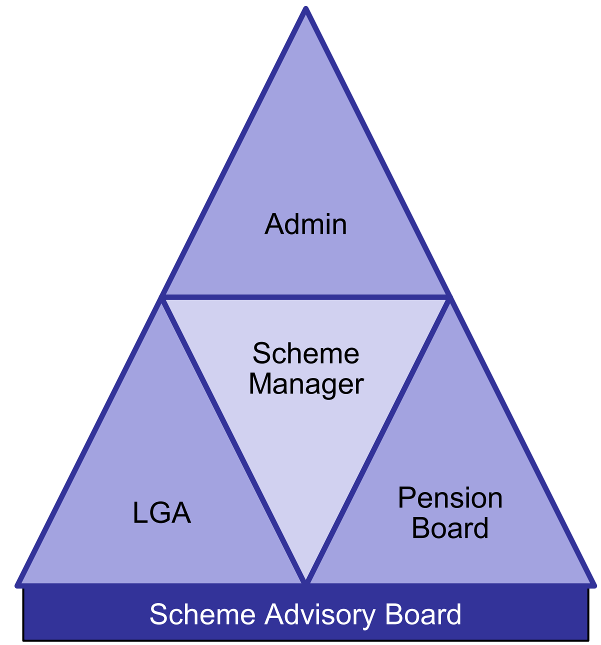
Scheme manager expectations

- 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 should LPB members expect to be able to effectively manage the scheme?

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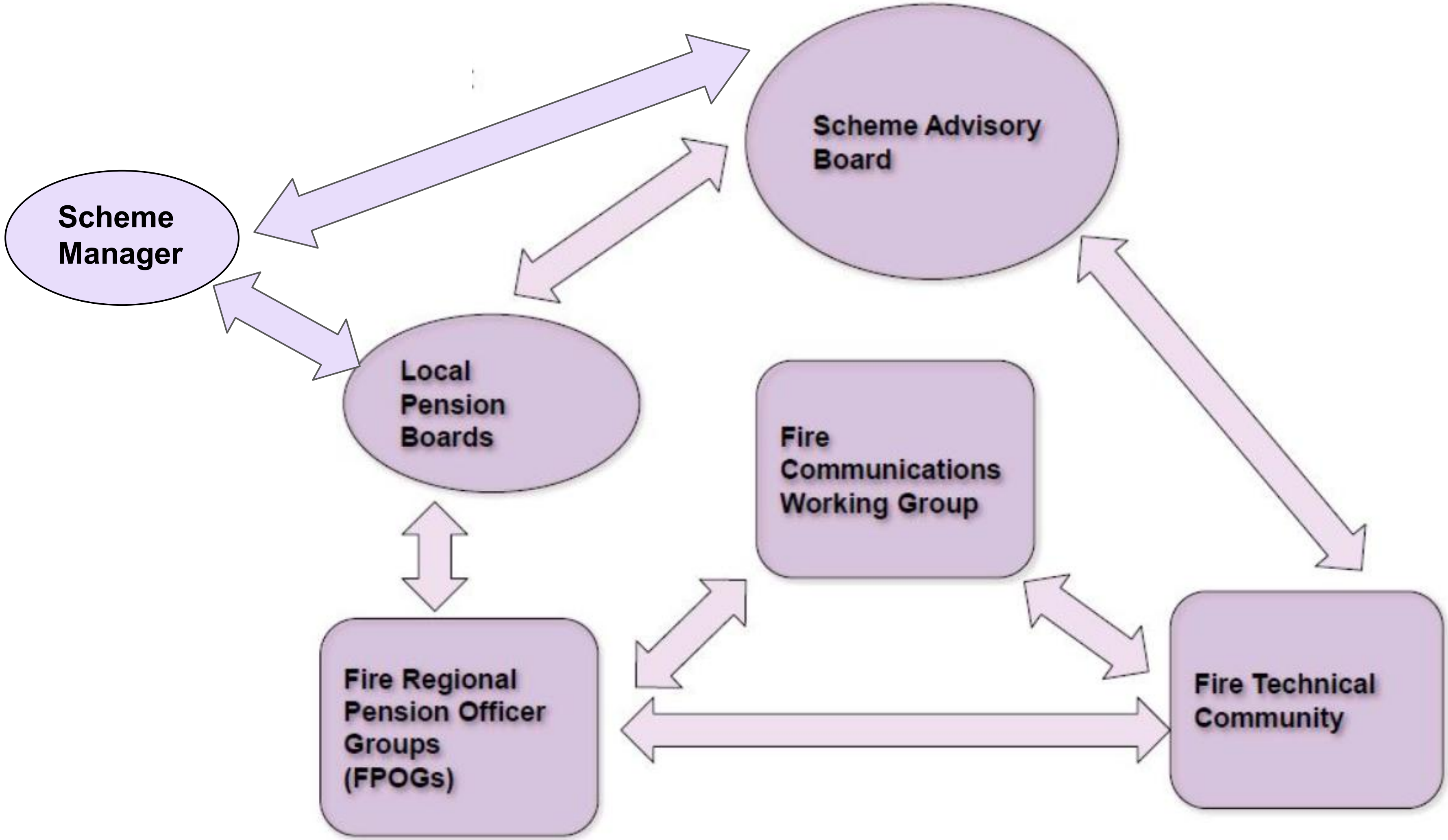
We think ……

- 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.

Where else does a Local Pension Board fit in?

Governance



Scheme Advisory Board
Scheme Manager
Local Pension Boards
Fire Communications Working Group
Fire Regional Pension Officer Groups (FPOGs)
Fire Technical Community

Scheme Advisory Board expectations

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

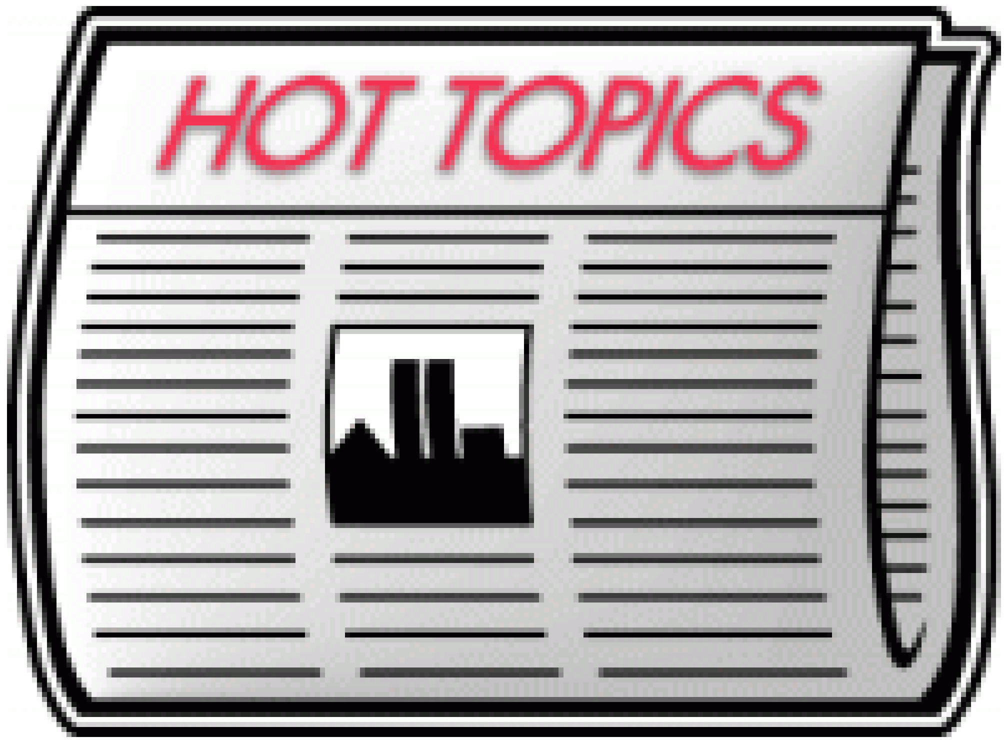
- Any person/ party who is given advice by the SAB, must have regard to that advice [PSPA 2013 Sect 7(3)].

- 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 General Code of Practice: Governance and administration of public service pension schemes.
- Record, assess and report of breaches of the law.
- Completion of the statutory annual scheme return.
- Completion of the voluntary annual governance and administration survey.

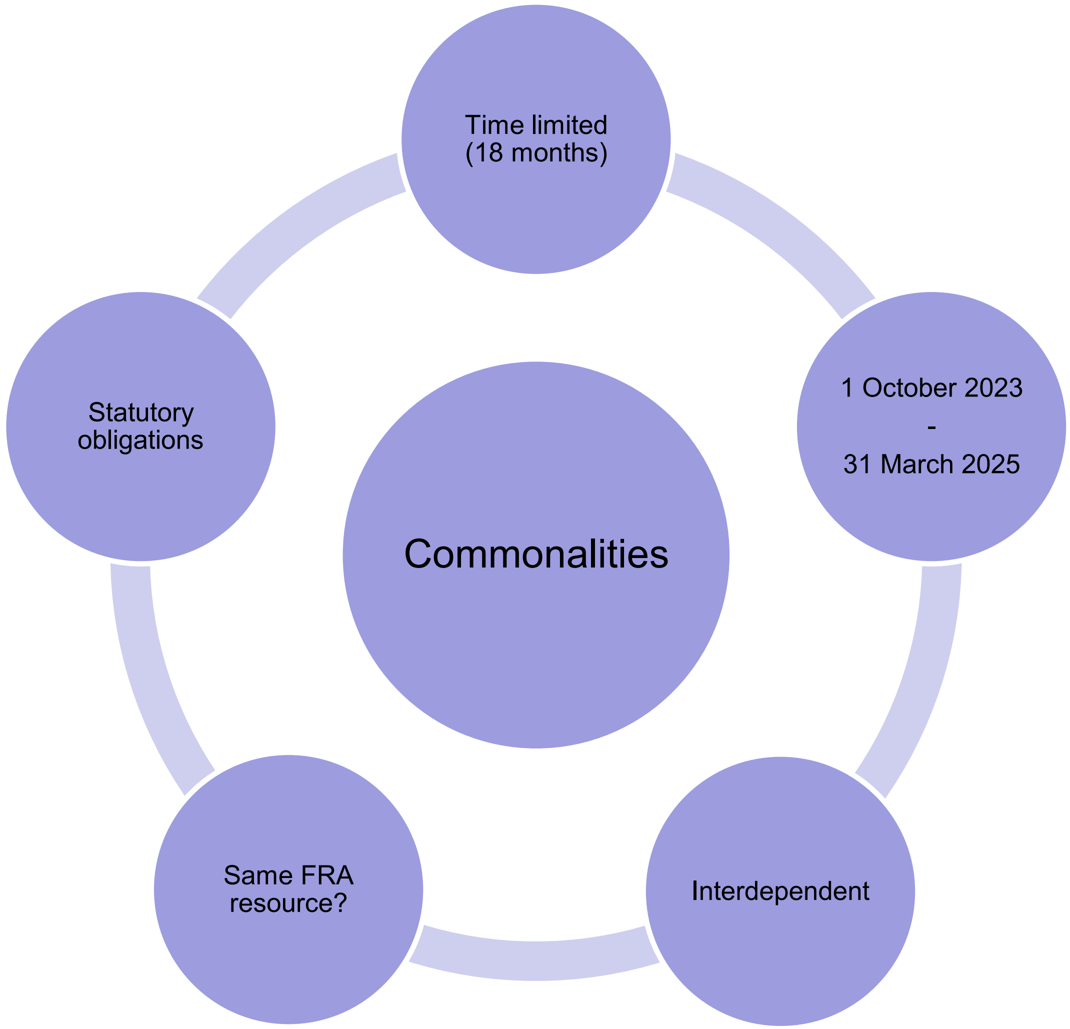
Current Hot Topics



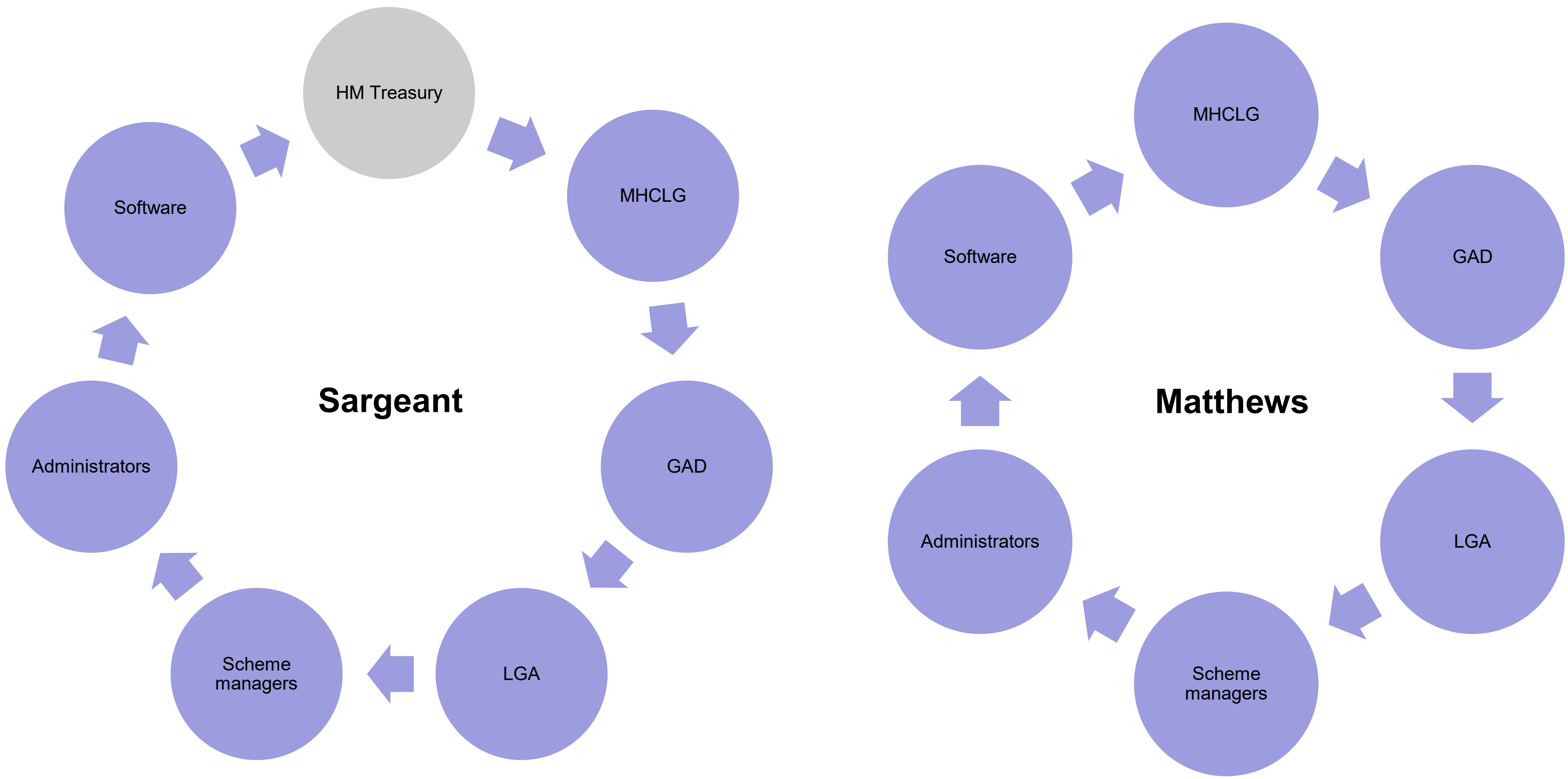
Two major projects

Sargeant

Matthews


Time limited
(18 months)
1 October 2023
-
31 March 2025
Interdependent
Same FRA
resource?
Statutory
obligations
Commonalities

Stakeholders



Sargeant

Age discrimination remedy

- McCloud / Sargeant
- 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)

TPR breach reporting

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.

Consider the approach to immediate detriment cases

including any options for prioritising these.

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

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 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

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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

Option 1	Option 2	Option 3
7 April 2000 – 30 June 2000 only	7 April 2000 – 30 June 2000 plus 1 July 2000 – 5 April 2006	1 July 2000 – 5 April 2006 only and not given 2014 option

1 October 2023

- Regulations came into force

October 2023 to March 2025

- FRAs to use reasonable endeavours to notify all persons eligible to join the modified scheme.
- FRAs to write to each eligible person who indicated an initial interest in joining the modified scheme.
- Eligible person to confirm that they wish to take up membership of the scheme and pay the required historic contributions.

1 April 2025

- 18-month deadline expires
  - Additional flexibility to allow FRAs to give individuals the opportunity to join the modified scheme after the closure of the 2023 Options exercise where they had not been identified prior to the expiration of the 18 month deadline.

The Consultation

23 December 2024

- Home Office published their consultation on the amendments to the Firefighters' Pension Scheme: retained firefighters

17 February 2025

- The consultation closed – LGA provided a consultation response

4 December 2025

- MHCLG published response

1 April 2026

- Amendments to take effect

Coffee Morning 28 April 2026

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.

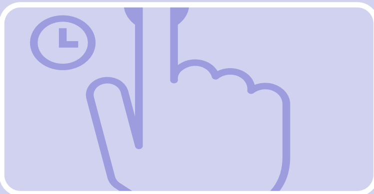
Mitigate legal challenge

- 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

Matthews Compensation Framework

Ongoing tax issues

- Annual Allowance
- Arrears paid in a single year
- Guaranteed Minimum Pension

What else?

- Other costs
- Finalise funding

Central support

	Sargeant	Matthews

FPS Websites	FPS Regulations and guidance website
	• Specific section on the age discrimination remedy
	  • Sargeant website index
	FPS Member website
	• Specific section on the age discrimination remedy
	• Member FAQs
	• Member factsheets
		FPS Regulations and guidance website
		• Specific section on the Matthews exercise.
		  • Matthews website index
		FPS Member website
		• Specific section on the Matthews exercise.
		• Member FAQs
		• Member guides

LGA Communications	Monthly bulletins Regular ‘coffee mornings’ Bank of supporting documentation aimed at scheme managers and administrators	

Contingent Decisions – opt outs

[Coffee Morning 8 September 2025]

[Coffee Morning 14 April 2026]

[Coffee Morning 12 May 2026]

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

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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.

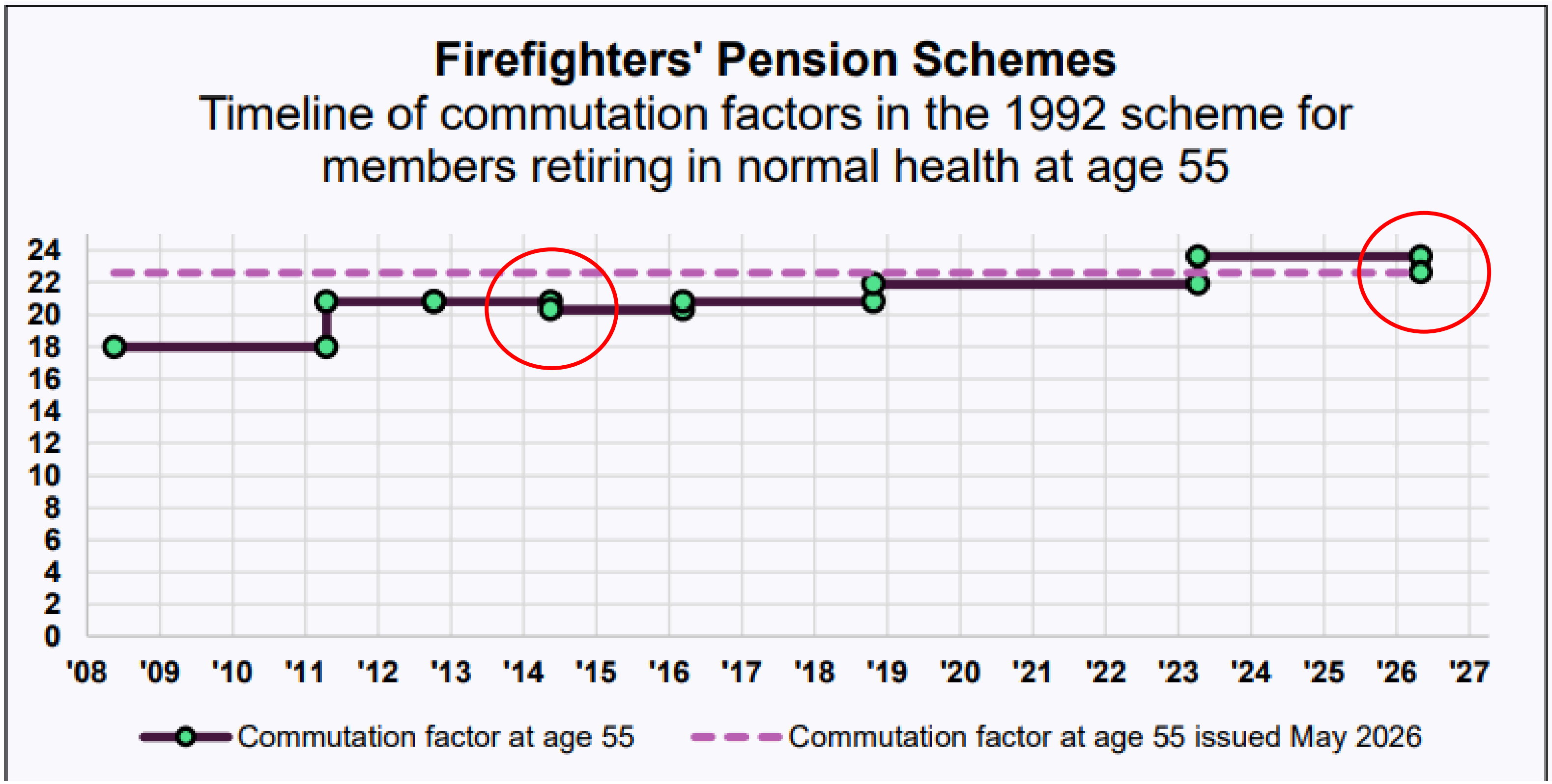
Consultation will take place

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

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 CPI + 1.7% p.a. to CPI + 2.0% 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

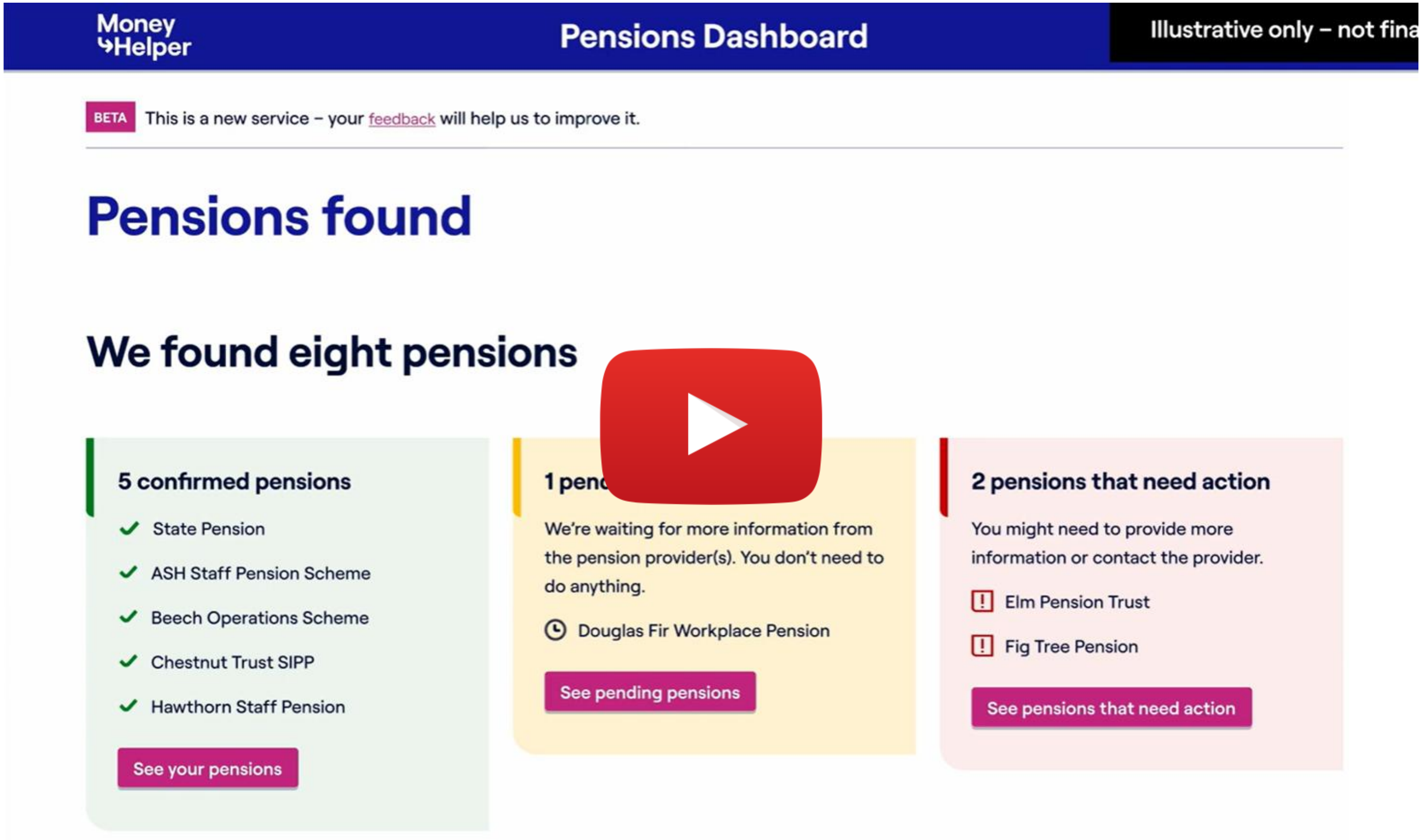
Already provided
CETV – Transfers out
CEVs for divorces
Pension credit / debits - divorces

Expected in July	Expected between July and November
Early Retirement Factors – FPS 2015	Scheme Pays Debits for AA charges
Late Retirement Factors – FPS 2015	Club Transfers
Non-club Transfer-ins	GMP test
Trivial commutation	
Added pension	

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


Money Helper
Pensions Dashboard
Illustrative only – not
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
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

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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?**

End

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)

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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 1/60th (2/60th after 20 years)	1/60th	1/45th	1/59.7th
Benefit / Membership Cap	40/60th	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.

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Thank you for listening!

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www.fpsboard.org

www.fpsregs.org

www.fpsmember.org