Sent by email to: Scheme Managers, Local Pension Board Chairs, Administrators and Software Suppliers

15 July 2026

Dear Colleague,

Scheme Advisory Board Statement on Member Self Service (MSS)

As Local Pension Boards and Scheme Managers are no doubt aware, the Pensions Regulator (tPR) has issued guidance recommending that governing bodies should have a written administration policy/strategy. The tPR guidance discusses the advantages of Member Self Service (MSS) and the governance framework and controls needed to mitigate against potential risks.

In the light of the tPR guidance and the development of MSS capabilities from some administrators and software suppliers, the Firefighters' Pension Scheme (England) Scheme Advisory Board (SAB) considered, at its most recent meeting, the current provision of MSS facilities across the sector. We thought it would be helpful to set out our expectations regarding the future direction of service delivery.

The SAB recognises that firefighters increasingly expect to be able to access information about their pension benefits in the same way that they access other financial services—securely, digitally, and at a time that suits them. This expectation is only likely to increase with the introduction of the Pensions Dashboards Programme and the broader move towards digital engagement across the pensions industry.

The Board's view is that access to MSS should no longer be regarded as a desirable enhancement or optional feature. Rather, it should be viewed as a fundamental component of a modern pension administration service. In particular, members should have access to accurate pension information and be able to model potential retirement outcomes using real pension data held on their record.

The Board considers that providing members with the ability to generate pension estimates and explore retirement options is essential in supporting informed decision-making. Retirement is one of the most significant financial decisions a firefighter will make during their career. Members should not be required to rely solely on formal quotation processes in order to understand the potential value of their benefits, the impact of different retirement ages, or the consequences of exercising commutation options. Access to modelling tools enables members to engage more effectively with their pension benefits and better plan for retirement.

Given the significance of the Sargeant remedy and the importance of member choice, the SAB's expectation is that MSS platforms should provide members with access to both legacy scheme and reformed scheme benefit values. Members should be able to view and model the different benefit outcomes arising under each arrangement so that they can make informed decisions about their retirement and financial planning. The Board does not consider this to be an optional enhancement, but a core component of effective member engagement and transparency.

The SAB notes that several administrators already regard estimate functionality as a core requirement and have actively pursued its development and implementation. The Board also welcomes the progress being made by software suppliers to expand MSS capabilities and provide members with access to increasingly sophisticated retirement modelling functionality.

The Board recognises that developing, implementing and maintaining MSS functionality requires investment from Fire and Rescue Authorities, administrators and software suppliers. However, the absence of effective digital self-service also carries costs. These can include increased demand on administration teams to respond to routine enquiries and provide manual pension estimates, lower levels of member engagement, reduced understanding of pension benefits and retirement options, and a greater reliance on resource-intensive quotation processes. The Board therefore considers MSS to be an investment in service quality, member outcomes and administrative efficiency, rather than simply an additional cost.

Whilst the Board acknowledges that there will be a small number of highly complex cases where automated calculations may not be possible, it does not consider this a reason to withhold MSS functionality from the overwhelming majority of members. The existence of exceptional cases should not prevent the sector from delivering a standard of service that members reasonably expect, and which is already available elsewhere within the pensions industry.

The Board further recognises that member understanding remains a key consideration. Any MSS solution should therefore provide clear explanations, appropriate caveats and reliable calculations. The data held by the scheme needs to be as correct and complete as possible. Local Pension Boards should exercise governance oversight of the data, processes and systems

Accordingly, the SAB's expectation is that all Fire and Rescue Authorities, scheme managers, administrators and software suppliers should work towards the provision of comprehensive MSS facilities for members and agree oversight reporting with their Local Pension Board. As a minimum, MSS should include secure access to pension information and the ability for all members but the most complex to obtain pension estimates and model retirement outcomes using the data held on their pension record.

The Board will continue to engage with administrators and software suppliers to support the development of MSS functionality and to promote consistency of provision across the sector. The SAB believes that empowering members with better access to their pension information will improve member outcomes, strengthen engagement with the scheme and support more effective retirement planning.

Yours sincerely,

Joanne Livingstone

Chair of the Firefighters' (England) Pension Scheme Advisory Board