



## Actions and agreements

11 September 2025

Location: Hybrid – In person and virtual meeting through Microsoft Teams

### Chair

Joanne Livingstone	Scheme Advisory Board Chair	Virtual
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### Scheme Member Representatives

Philip Hayes	Fire and Rescue Services Association (FRSA)	Present
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Mark Rowe	Fire Brigades Union (FBU)	Virtual
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Tony Curry	Fire Brigades Union (FBU)	Present
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Andrew Fox-Hewitt	Fire Brigades Union (FBU)	Virtual*
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Mark Stillwell	Fire Brigades Union (FBU) (substitute for Adam Taylor)	Present
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Glyn Morgan	Fire Officers Association (FOA)	Present
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Des Prichard	Fire Leaders Association (FLA)	Present
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### Scheme Employer Representatives

Cllr Leslie Byrom	Local Government Association	Virtual**
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Cllr Roger Hirst	Local Government Association	Virtual
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Cllr Roger Phillips	Local Government Association	Virtual**
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Dawn Docx	NFCC Pensions Lead	Present
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### Advisors to the Board

Helen Scargill	Technical Advisor	Virtual
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Craig Moran	First Actuarial – Actuarial Advisor	Present
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James Allen	First Actuarial – Actuarial Advisor	Present
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Jane Marshall	DAC Beachcroft - Legal Advisor	Present
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### Secretariat

Claire Johnson	Senior Firefighter Pension Advisor	Virtual
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Tara Atkins	Firefighter Pension Advisor	Present
Jill Swift	Firefighter Pension Advisor (minutes)	Virtual
<b>MHCLG</b>		
Helen Fisher		Virtual
Anthony Mooney		Virtual
Teresa Clay		Virtual
Valentina Okoro		Virtual
<b>Government Actuary's Department</b>		
Mike Scanlon		Virtual
Brian Allen		Virtual
<b>Devolved Governments</b>		
Alan Wilkinson	SPPA (substitute for Karen Gilchrist)	Present

\* Left meeting at 2pm for pre-arranged commitment

\*\* Left meeting at 12.26pm for pre-arranged commitment

## 1. Welcome, Apologies and Conflict of Interest

1.1 The Chair, Joanne Livingstone (JL) welcomed everyone to the meeting and welcomed Claire Johnson (CJ) back from maternity leave. She apologised for not being able to reach the meeting due to the tube strikes and acknowledged those who had managed to attend in person and the higher than usual number of online attendees. JL also welcomed Dawn Docx (DD) who, subject to approval, will be joining the Board as an employer representative.

1.2 Apologies have been received from Adam Taylor, who is substituted by Mark Stilwell. Adam will be stepping down from the Board as an employer representative due to his move to become a National Officer for the FBU and a replacement will be sought.

1.3 Apologies have also been received from Karen Gilchrist, who is substituted by Alan Wilkinson. In addition, apologies have been received from Cllr Price.

1.4 Tara Atkins (TA) acknowledged the sad news of the deaths of retired Chief Fire Officer Gavin Tomlinson and Chief Fire Officer Rob Taylor.

1.5 JL advised that the minutes for the 18 June meeting have been circulated and asked for any comments. No comments were received.

**1.6 ACTION – Board minutes for 18 June 2025 to be published on the Scheme Advisory Board website**

**2. Actions arising (18 June 2025) and Chair's update.**

2.1 JL confirmed that a Programme Support Officer has now been appointed, meaning the LGA team are now up to full strength.

2.2 JL updated the Board that the LGA team would be covering the work they have been doing to support MHCLG with the Sargeant contingent decision opt-out technical working group, and ongoing work on the Matthews compensation framework and more information would be provided later in the agenda. JL highlighted that it would be helpful to have more cover from Board members in working groups.

2.3 JL noted that LGA would be providing a further update on the progress of the member website in their update along with an update on the 'Need for Change'. Thirty-nine out of forty-four Fire and Rescue Authorities (FRAs) responded to the Need for Change survey and 83% of respondents believe there is a need for change. Further engagement will now be undertaken with DD as the NFCC Pensions Lead, along with the Board Chair prior to the report being shared wider.

2.4 Action 6.4 outstanding from the 19 March 2025 meeting – Mark Rowe (MR) and Andrew Fox-Hewitt (AFH) to provide information access requirements.

2.5 Action 4.25 from 18 June 2025 meeting – LGA to share best practice with FRAs with regards to handling Matthews expressions of interest from members who indicate they are not interested. This has now been discussed in LGA drop-in sessions with FRAs. LGA also consulted on the Radio 4

Moneybox show, initiated by FRSA, to raise awareness of the Matthews options exercise. JL added her thanks to FRSA for initiating this work.

2.6 Action 6.5 from 18 June meeting – Chair to confirm Cllr Phillips is happy to remain as deputy chair for the employer side. Cllr Phillips confirmed he is happy to continue in this role.

2.7 Action 7.5 from 18 June 2025 meeting – Secretariat to take budget to the Minister for approval. This was sent to MHCLG on 26 June and is awaiting Minister approval.

2.8 Action 7.8 from 18 June 2025 meeting – Secretariat to update AGM agenda to include items on LPB experience and the Board's business plan. This action has been completed.

### **3. Home Office update**

3.1 Helen Fisher (HF) introduced members of the MHCLG fire team including Teresa Clay, Anthony Mooney and Valentina Okora.

3.2 Teresa Clay, Head of Local Government and Fire Pensions at MHCLG, introduced herself to the Board and advised she has previously worked with fire policy when responsibility for this sat under the department in previous years.

3.3 HF advised that, following the government reshuffle, Parliamentary Under-Secretary of State for Building Safety, Fire and Local Growth Alex Norris has now moved to the Home Office and Samantha Dixon has taken up the role of Minister for Building Safety, Fire, Resilience and Elections, with a focus on local growth and regeneration.

3.4 HF updated the Board on current workstreams including responding to the Matthews consultation and work with the sector to resolve key policy issues around McCloud opt-outs. HF thanked Board members and advisors who had taken part in the opt-out working group for their constructive contributions as this will help to establish appropriate next steps and advised that materials and notes from the working group meetings can be shared

with Board members. HF advised that these are the top priorities for their team and will be finalised as soon as possible. There have been unavoidable delays due to the transition from Home Office to MHCLG and the recent government reshuffle.

- 3.5 HF informed the Board that the Scheme Advisory Board budget has been passed to the new Minister today and there should be an update soon. If there are likely to be any delays, the Board will be informed.
- 3.6 HF stated that the department are keen to avoid further delivery slippage, especially for the McCloud and Matthews remedies, and have secured additional resource within the Firefighter Pensions team and are actively recruiting.
- 3.7 HF added that to maintain momentum with the implementation of the McCloud and Matthews remedies, the Government Actuary's Department (GAD) are continuing to support by providing tools and guidance for FRAs and, in some cases, processing cases manually. This works continues to be funded by MHCLG rather than FRAs.
- 3.8 HF advised that the Firefighter Pensions team would like to move from a reactive to proactive space where they are able to champion improvements to the scheme to ensure a firefighter's remuneration package remains competitive, fair and fit for purpose. They are working with sector experts and the Board to understand the priorities.
- 3.9 HF advised they will be initiating work to review the current Firefighters' Compensation Scheme (FCS), which may lead to a review of ill-health provision and the medical appeals process. The LGA has been commissioned to undertake the initial review with a view to providing recommendations by spring next year.
- 3.10 In addition, they would like to review policies on unpaid leave for absences such as neonatal leave, to ensure the scheme is modern and inclusive, as well as exploring a review of pensionable pay and introducing a new member contribution structure.

- 3.11 HF acknowledged that there had been unavoidable delays to the contribution structure consultation but offered reassurance to the Board that lead in time will be provided to allow FRAs time to implement changes. HF will shortly be meeting with sector payroll experts to ensure the full impact has been considered.
- 3.12 HF advised that MHCLG are working closely with LGA on the 'Need for Change' survey, which is assessing the sector's appetite for changes to governance, including the option of a single or centralised function. This work aligns with government's preference for sustainability, consistency and good governance. MHCLG are keen to be involved with this work.
- 3.13 JL asked HF for if there was an update on timescales for the contribution review consultation response. HF advised that the intention is to provide this by the end of the year and to ensure FRAs have enough time to prepare for any changes.
- 3.14 DD mentioned that things are further ahead in Wales and Scotland. HF advised the delays in England are due to workloads, the change of department and cabinet reshuffle. Alan Wilkinson (AW) confirmed that changes to the contribution structure in Scotland came into force on 1 July and that the main change was the move to using actual pay.
- 3.15 JL asked if HF could explain more about the opt out working party. HF explained the purpose of the group and the issue that the group were considering. Over the last six weeks, the group has been considering potential solutions, including compensation, regulatory amendments or the feasibility of nullifying opts outs.
- 3.16 Based on the opt-out data provided by FRAs, GAD has been able to produce a number of case studies to look at potential compensation amounts. The initial meetings have now concluded and MHCLG will take the findings from group forward and will update the Board in the coming weeks.

## 4. GAD update

### 2024 Valuation

- 4.1 Brian Allen (BA) presented the GAD update covering an update on the 2024 valuation and explained the proposed timetable and key work that has been carried out on the assumptions for the valuation.
- 4.2 BA advised that the engagement session with the Board is now likely to take place in early 2026 rather than September as originally proposed. This is because all public service valuations are being carried out at the same time and there are some interdependencies. Some of this work is taking longer than anticipated due to data readiness.
- 4.3 BA advised that the valuations are on track to be able to advise on new employer rates in time for April 2027. Work on calculations will be completed in the second half of 2026 with a view to coming back to the Board to talk about the results.
- 4.4 Craig Moran (CM) asked if the main reason for things being delayed was due to pending Treasury directions rather than issues with FRA data. BA advised that data collection did take longer than anticipated but the main issue is that, due to dependencies between the schemes, the delays on the analysis for other public sector scheme valuations impacts on the timescales for the fire pension valuation.
- 4.5 JL confirmed there will be a meeting in January or February for the Board to provide input on assumptions and the cost effectiveness committee and First Actuarial will be dealing with this. JL asked the Board to start to consider the types of issues which impact those assumptions, such as data and employment issues, in advance of that meeting.
- 4.6 BA highlighted the key assumptions that GAD would like to focus discussions on including Matthews, rates of leaving, future workforce size, promotional pay increases and commutation proportion.

4.7 James Allen (JA) asked if there was a backstop date where it becomes too late to implement employer rate changes in April 2027. BA said that typically FRAs need clarity in autumn on employer rate for budgeting purposes and GAD are working around this.

### **Sargeant/McCloud Update**

4.8 Mike Scanlon (MS) presented GAD's update on current workstreams relating to the Sargeant remedy. This included an update on contingent decision opt-outs, guidance on immediate choice unauthorised payment charges, divorce guidance and administration calculators.

4.9 MS advised that GAD are still receiving queries from administrators asking for worked examples for offsetting and divorce cases, but as the guidance has now been finalised the expectation is that administrators should now be able to consider how they will progress these cases and any examples provided can be used as a check.

4.10 The standalone interest calculator was updated on 16 July following changes to HMT directions in April 2025. The tax and interest calculator was updated in August, to include changes to interest and to add functionality to deal with Matthews members and retrospective divorce cases.

4.11 MR raised an issue where a member had been advised that the administrator is unable to process pre-remedy divorce cases as software is not working and they are also unable to do calculations manually. MS advised that before the final guidance was issued, FRAs could not process cases, but GAD have been supporting administrators on cases where the member is approaching retirement to ensure they are not adversely impacted. Guidance has now been issued but due to the complexity of the process, administrators will need time to get processes in place.

**4.12 ACTION – CJ advised that she is meeting with the administrator and will establish the current position and feed this back to the Board.**

- 4.13 JL asked if the lack of worked examples is stopping administrators from processing cases and what the timescales were for examples to be provided. MS said the GAD team are working on examples and will share timescales with the LGA team.
- 4.14 The Board discussed how there is a lack of confidence in the sector in how to interpret complex guidance. Worked examples are needed to allow administrators to check their interpretation is correct and prevent errors.
- 4.15 The Board discussed the issues caused by the timing of the monthly release of the Matthews calculator and the impact it can have on administrators where there is short turnaround time for payroll cut-off dates. BA advised that GAD aim to release the interest rates in the first two or three days of the month to avoid these issues.

### **Matthews Update**

- 4.16 BA presented GAD's update on the Matthews update which included statistics on survey responsiveness, a quarterly update on the average progress of cases, the number of statements issued as a percentage of expressions of interest received and the number of members who have elected to join the scheme as a percentage of statements issued.
- 4.17 BA provided an update on the survey response rates and the quality of those returns. GAD would like to work with the sector to improve this data as it will be important information to help establish scheme liabilities once the exercise is concluded and it will also feed into assumption setting.
- 4.18 The Board discussed the statistics in more detail including how the Moneybox show may impact the number of expressions of interest, missing data for FRAs who had not responded and any patterns or trends with regards to the age of members electing to join.
- 4.19 BA advised that GAD would be providing a demonstration of the Matthews calculator at the AGM and that work is ongoing on version three of the calculator in advance of the Matthews consultation response. In addition,

GAD are currently designing processes for manual case calculations, which they anticipate will only be one to two percent of cases.

## **5. Local Pension Board Effectiveness Committee**

- 5.1 Tony Curry (TC) updated the Board on the Local Pension Board (LPB) effectiveness committee meeting held on 12 August.
- 5.2 There has been a reduction in the uptake of LPB training. This may indicate a low turnover of LPB members. The LGA introduced an enhanced training package for new board members along with refresher sessions for existing board members.
- 5.3 TA advised that the committee also discussed the annual review report and the difficulties LPBs are having with recruitment. The LGA took away an action to identify the current make-up of boards and whether there is any recruitment best practice in the sector that could be shared to assist with development of additional guidance or templates.
- 5.4 TA advised that fifteen delegates have registered for LPB training on 17 September, compared to thirty-five last year. Therefore, focus will switch to providing more refresher training in 2026, rather than full training sessions. If trends change, this will be reviewed.
- 5.5 JL addressed the issue of LPB diversity. TA advised this will form part of a wider piece of work to review the diversity of the Board as well as LPBs to ensure boards are representative of the scheme membership.
- 5.6 JL advised that the Chair of London's LPB wrote to her asking how the links between the Board and LPBs can be strengthened. JL said she would welcome Board members views on this.

## 6. LGA General Update

- 6.1 JL thanked TA on behalf of the Board for her hard work in looking after the scheme and the Board for the past year during CJ's maternity leave.
- 6.2 TA presented the LGA update and welcomed CJ back from maternity leave. TA advised that a Programme Support Officer has been appointed, and she will be joining the team next week at the AGM.
- 6.3 The LGA team has recently participated in the contingent decision opt-out working group alongside colleagues from DAC Beachcroft and First Actuarial. Other ongoing workstreams include the production of scheme manager guidance for the Matthews compensation framework, producing a training plan for 2026, development and user testing of the new member website and analysis on the 'Need for Change' survey which will involve further engagement with key stakeholders.
- 6.4 TA updated on the current annual benefit statements and remediable service statements (ABS-RSS) position and advised that the figures do not include the full sector as responses are outstanding. However, the statistics show good progress is being made with the production of statements for active members.
- 6.5 Des Prichard (DP) highlighted that there are still a significant number of deferred and immediate choice RSSs to be issued. TA advised that as the deferred statements relate to leavers, unless they are due to reach their pension age, these are lower risk. With regards to the immediate choice statements the slow progress is due to the complexity and manual nature of calculations. TA advised that West Yorkshire Pension Fund (WYPF) has discussed their planned approach to progressing these cases and are collaborating with other administrators on tools to assist with these calculations. Their aim is to have provided most immediate choice statements by the end of the year.
- 6.6 MR asked Helen Scargill (HS) about the reduction in the number of projections included on the RSS. In previous years, projections covered three key career stages to age fifty-five, age sixty and thirty years service. MR expressed that

members do want this information, and he felt that the aim should be to provide more than the bare minimum.

- 6.7 CJ advised that the RSS template was agreed nationally and was not a local or administrator decision. The final design was based on the need to ensure the Annual Benefit Statement and RSS (ABS-RSS) was manageable for members to read and that it met statutory obligations. CJ suggested that the Board's focus may be better placed on encouraging administrators to provide self-service functionality to their members which allow members to run their own projections.
- 6.8 HS confirmed WYPF are now using the nationally agreed template and clarified that the provision of three different projections was not standard practice across the sector and that this was a specific development that WYPF implemented. She also reflected on feedback regarding the provision of estimates and clarified that there is no statutory provision to provide estimates. WYPF current policy is to provide estimates to those within twelve months of retirement. This is in step with other administrators in the sector.
- 6.9 CJ added that current pot value and a projection to age sixty was the chosen option as this is the Normal Pension Age for 2015 scheme. In addition, multiple projections based on different ages will not feed through to the national Pensions Dashboards.
- 6.10 MR said the FBU would be interested in exploring self-service functionality. CJ advised that some technology is already available for FRAs to use and the LGA has asked Heywoods to attend the Board and demonstrate this functionality at a future meeting.
- 6.11 Philip Hayes (PH) raised that he is aware of cases where an administrator has advised members that RSSs will not be issued. HS advised that there are scenarios where RSSs cannot be provided and that all administrators are affected by this. This may be due to missing data, missing information from other schemes for transfers or where a member has not yet indicated their choice with regards to scheme pays.

**6.12** CJ provided the Board with an overview of the LGA team's proposed work plan, which will include short, medium and long-term objectives and priorities to assist with planning and budget setting.

**ACTION 6.12 - LGA to share this work plan at the next meeting and update the Board at future meetings on progress against this plan.**

## **7. Scheme Advisory Board Governance Update**

### **Governance Update**

7.1 JL welcomed DD as an employer representative and confirmed that no requests for change have been received from the political parties for employer representatives. Work is ongoing to fill the remaining vacant employer representative positions.

7.2 TA presented the governance update.

7.3 The Board discussed the proposal to conduct all future Board meetings in person and to ensure new members are aware of this expectation. AFH caveated that reasonable adjustments should be considered. The Board agreed to the proposal.

7.4 DP asked whether there was now an opportunity to have an independent person to look at the Board's effectiveness. JL advised that work is ongoing to put more governance measures in place, and it may be preferable to complete this work first. JL highlighted that MHCLG are focused on governance, and the team will be looking to learn best practice from Local Government Pension Scheme (LGPS) colleagues.

7.5 DP asked for this to remain on the agenda. TA agreed that assessing the effectiveness of the Board was important but that the team had already identified areas for improvement, therefore it would be preferable to wait until the LGA's work was completed first. DP added that the business of the Board should be focussed on strategic matters rather than technical matters which should be covered by the relevant sub-committees.

7.6 CJ suggested that this could be added to the LGA's work plan and review in spring.

**ACTION 7.6 – LGA to add a review of board effectiveness to the team work plan and review in spring 2026.**

7.7 AFH raised that the FBU provided rationale in writing in March 2025 for access to information that is not available to them at present and that this had not yet been addressed. TA asked for the FBU's email to be re-sent.

**ACTION 7.7 – AFH to re-send rationale for access to information to TA.**

7.8 JL added that any assessment of effectiveness would need to be carried out by an expert and that, as the Board is required to advise MHCLG when changes are needed, the work of the Board does have a technical aspect.

7.9 JL advised that Board members are asked to complete their training need analysis.

**ACTION 7.9: Board members to complete their training needs analysis by 30<sup>th</sup> September 2025.**

7.10 TA advised on two updates to the risk register. The first was to update any references to the Home Office to MHCLG, and the second was to reduce the likelihood risk rating for the key persons staff risk from four to three following the successful recruitment to vacancies and CJ's return from maternity leave.

7.11 JL introduced the draft annual review and budget setting policy and asked for comments. CM commented that the report was good and highlighted that it was not clear whether the screen shots included related to the Matthews or Sargeant remedies. No further comments were received.

7.12 JL asked if there was anything else the Board should be doing to make themselves accountable. No comments were received.

7.13 CM asked who the annual review report was being sent to. TA said it would be sent to LPB chairs for discussion at board meetings and would also be in the September FPS bulletin. JL advised that it would be issued in line with the AGM

each year. TA added that the budget setting policy will also fall align with the same timescale going forwards.

### **Budget Setting Policy**

7.14 TA summarised the budget setting policy and the purpose of the policy.

7.15 Cllr Hirst highlighted that there has been a 15% increase and asked how this has been scrutinised. TA advised that the budget for this year was agreed at the 18 June board meeting and is currently with the Minister.

7.16 TA outlined that the budget setting policy relates to how budgets will be set for future years as well as how budgets will be split between the board levy and the employer levy, and how the Board will be consulted.

7.17 The Board discussed the budget for communications, whether budgets could be approved a few years in advance and the transitional arrangements to ensure budgets could be agreed a year in advance going forwards.

7.18 The budget setting policy was approved.

### **Communication Strategy**

7.19 TA presented the communication strategy and flagged that a key focus would be on the equality and diversity of the Board, in line with similar work that the LGPS team has undertaken.

7.20 JL thanked First Actuarial for their assistance with the strategy and asked the Board for comments.

7.21 CM asked if there is an idea of what 'good' looks like in relation to equality and diversity. TA advised that it was about understanding the current make-up of the Board and then establishing what 'good' looks like to ensure it is representative of the sector.

7.22 JL asked about member experience. TA advised that the team are considering how the new website can be used to communicate with members including being able to subscribe to receive updates. In addition, the team are also looking

at how to increase engagement through other mediums such as newsletters, podcasts and social media. This will include assessing the feasibility and costs of each idea and whether it will be part of short, medium or long term goals on the LGA work plan.

7.23 The Board discussed the benefits of the proposed ideas and how this might provide useful data for analysis and improve consistency across the sector.

7.24 JL asked for agreement for all governance documents, the risk register and meeting dates for 2026. The Board approved all documents and meeting dates.

## **8. Guest Update**

### **Administrator Updates**

8.1 The Board received reports from administrators and noted the key points raised.

## **9. Software Supplier Updates:**

9.1 The Board received reports from software suppliers and noted the key points raised.

## **10. AOB**

10.1 MR raised that Board members do not always stay for the full meeting and asked if was possible to record in the minutes what time a Board member leaves the meeting. DP agreed that members should either attend, send a substitute or send apologies.

10.2 CM said he agreed that it would be worthwhile logging this to show the member was not involved in any voting or decisions taken.

**ACTION 10.2: Secretariat to log partial attendance.**

**ACTION 10.2: Board members to ensure that they send apologies or send a substitute where appropriate.**

10.3 JL closed the meeting at 15:06