

# FPS Local Pension Board (LPB) Training

**The Bluelight Team**

# Agenda

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## **Welcome and Introductions**

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Bluelight Team

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Who's who and what are their expectations

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Scheme Advisory Board – An update from the Chair

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Local Pension Board Effectiveness Committee – An update

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An introduction to the Pensions Regulator (Governance)

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## **Break**

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Pensions Dashboard Programme Update

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Pensions Dashboard an update from the Pensions Regulator

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An update from the Bluelight team – Current hot topics

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End of session review

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## **Close**

# Introductions

## Bluelight team

**Tara Atkins**

Senior Firefighters' Pension Adviser

**Jill Swift**

Firefighters' Pensions 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

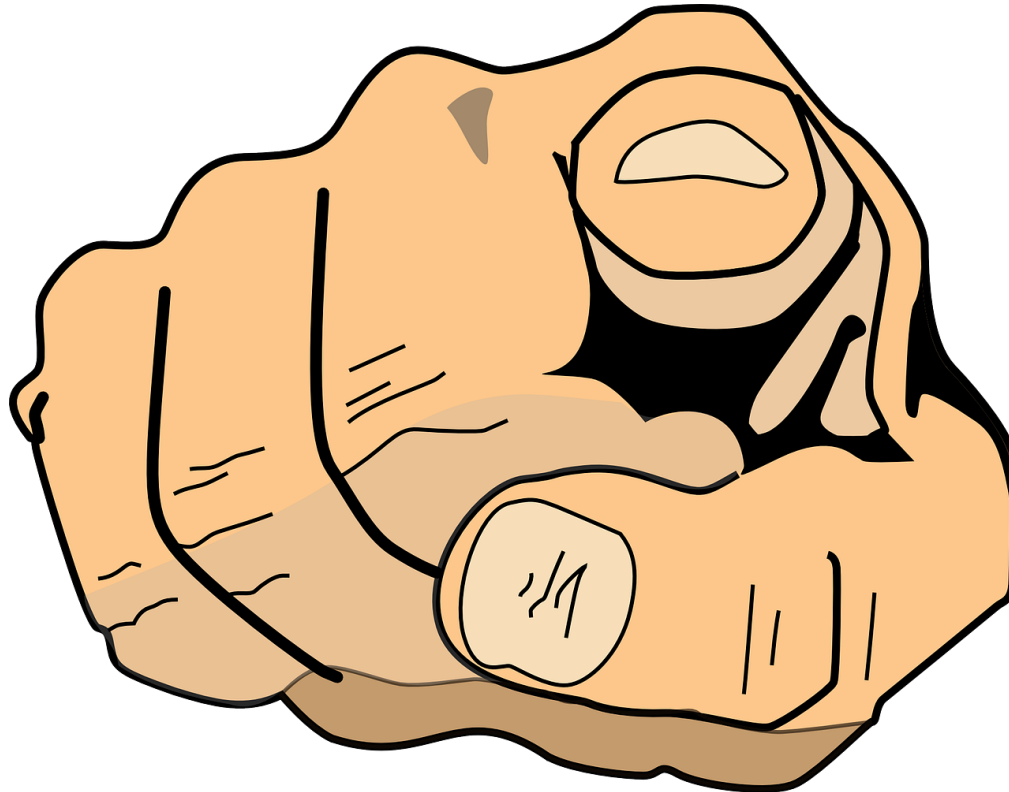
Whistle blow

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](#).

# 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?



## And a couple of questions to discuss with the wider group....



What are the challenges your LPB is currently facing?



What do you want to achieve from today's training?

# Why are we here?



# Background to the Firefighters' Pension Schemes

18 years ago...  
– one scheme



# Then in 2006...





# From 2015...



# From 2022....



# Role of the LPB



# 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)

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



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

# 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

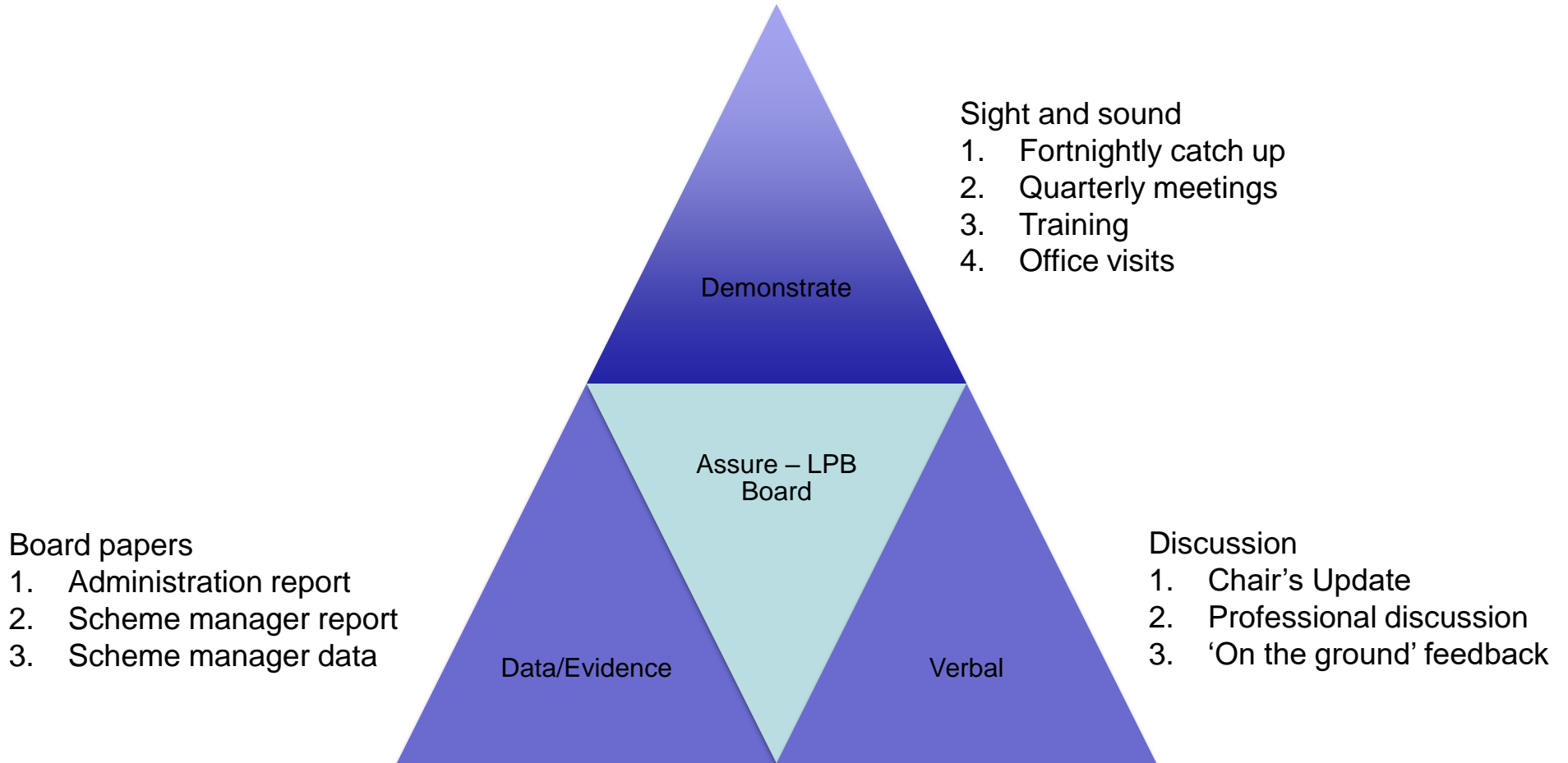
To convince someone of something through action  
Triangulated evidence



Reassure

To provide comfort or encouragement  
From a trusted source  
Often verbal

# Assurance triangle



# 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:

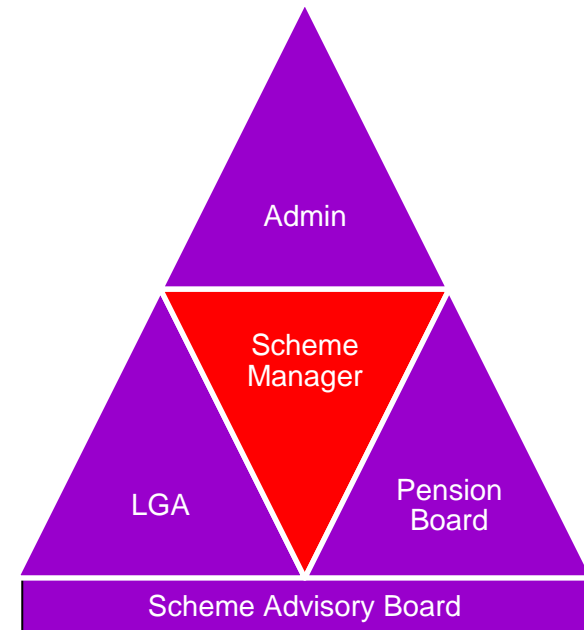
*“Our assumption is that the Scheme would be more effectively managed and administered if support which is already available were universally used.”*

# 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.





# LPB 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.

# Top tips



Hold meetings in person



Build and share knowledge (LGA bulletins, coffee mornings, training)



Regular opportunities to keep in touch



Build evidence/data into board papers

# Assurance workplan



ADMINISTRATION  
OUTCOMES



DASHBOARD  
READINESS



DATA  
IMPROVEMENT  
PLAN



MEMBER  
COMMUNICATIONS

# 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](#)

# Who is the Scheme Advisory Board?



## Do you know?

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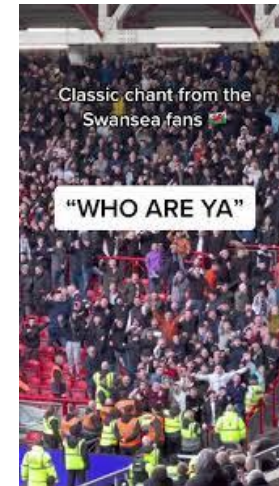
# Scheme Advisory Board

Joanne Livingstone  
SAB Chair



# What do we do?

- What do you think is our remit?
- Is this the same as other public sector schemes?
- How many people are on it?
- Who do they represent?
- Where can I find out more?



## Our remit

- The purpose of the Board is to provide advice in response to a request from the Secretary of State on the desirability of making changes to this scheme and any connected scheme
- To provide advice to scheme managers and local pension boards in relation to the effective and efficient administration and management of this scheme and any connected scheme.

[Welcome \(fpsboard.org\)](https://fpsboard.org)



## Role and experience of the Chair

- Former actuary, now a professional pension trustee
- Also worked for Pension Wise
- In post of Chair since August 2020
- Role is to make sure we fulfil our remit by chairing meetings, asking questions, providing input and encouraging sharing of knowledge
- Mixture of reactive and proactive
- Liaison with other stakeholders



## What work has SAB been doing?

- Remedy (Sex discrimination, age discrimination, Treasury Orders)
  - Consultation on direction
  - Provide operational input
  - Governance oversight
- Actuarial valuation 2024
- Input into contribution rate reform
- Consideration of inheritance tax changes

## Ongoing work for the SAB

- Ensuring remedies are implemented
- TPR General Code and Dashboard
- Actuarial valuation 2024
- Deepening links with Scheme Managers and Local Pension Boards
- Helping overcome obstacles

## How does SAB interact with LPBs

- Attending meetings
- Through our Local Pension Boards Effectiveness Committee
- LPB 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

# How can we have a mutually beneficial relationship?



# Local Pension Board (LPB) Effectiveness Committee

# What have we been doing?



## LPB training

Full training

Refresher training

Refreshed [FPS Board training](#) page



## LPB Chairs forum

Bi-monthly



## Template agenda

[FPS Board resources](#) page







**The  
Pensions  
Regulator**

Making workplace pensions work

# **An introduction to The Pensions Regulator**

**Nick Gannon – Policy Delivery Lead**

June 2025

# Introduction and overview

- The role of the Pensions Regulator (TPR)
  - TPR's role in respect of public service pensions
- A focus on the General Code of Practice
- Opportunity for questions





**The  
Pensions  
Regulator**

Making workplace pensions work

# The Pensions Regulator

# TPR and Public Service Pension Schemes

- We regulate compliance with the Governance and Administration requirements introduced by the Public Service Pensions Act 2013
- We are responsible for:
  - making sure employers put their staff into a pension scheme and pay money into it (known as ‘automatic enrolment’)
  - protecting people’s savings in workplace pensions
  - improving the way that workplace pension schemes are run
- We provide details of our expectations in codes and guidance
- We engage mainly with scheme managers and pension boards to oversee and monitor compliance with the requirements
- Expect public service schemes to receive more regulatory attention

## TPR's priorities

- In our Corporate Strategy, there are five high-level priorities, each with a strategic goal, which indicate our core areas of focus:
  - Security: Savers' money is secure
  - Value for money: Savers get good value for their money
  - Scrutiny of decision-making: Decisions made on behalf of savers are in their best interests
  - Embracing innovation: The market innovates to meet savers' needs
  - Bold and effective regulation: TPR is a bold and effective regulator.
- The detail behind our day-to-day work is set out in our Corporate Plan

# Supervision

- Supervision is part of our approach to protecting and regulating pensions
- In addition to the process for authorisation and supervision of authorised master trusts, supervision is in place for other workplace DB and DC schemes in both the public and private sectors
- It involves pro-active engagement with trustees, employers, scheme managers and other stakeholders to protect the interests of members
- Relationship building
- Making better use of our data
- Intelligence led, reactive engagement to specific events
- Clearer, quicker, tougher interventions



# Enforcement

- Carry out an investigations into breaches of law, non-compliance or other issues
- Investigate regulatory, civil and criminal matters
- Work closely with other organisations including the Insolvency Service, Serious Fraud Office and various police forces
- Our regulatory powers include:
  - Collection of data, obtain information, conduct inspections
  - Imposition of civil penalties and criminal prosecution
  - Issuing of improvement notices and third-party notices
  - Other interventions, such as requiring a skilled person's report, appointment of a person to assist the pension board, recovery of unpaid contributions from employers on behalf of the scheme manager
  - Ability to publish reports about cases regarding our regulatory work

# TPR and Public Service Pension Schemes

- We regulate compliance with the Governance and Administration requirements introduced by the Public Service Pensions Act 2013
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# Codes of Practice

# The purpose of codes of practice

- Our COPs are not statements of the law, except in certain circumstances set out in legislation.
- COPs set out our expectations for the conduct and practice of those who must meet the requirements set in pensions legislation.
- In most cases there is no specific penalty for failing to follow a COP, or to meet the expectations set out in it.
- However, we may rely on COPs in legal proceedings as evidence that a requirement has not been met. In those situations, a court must take a COP into account when considering their verdict.
- Similarly, if we find grounds to issue an improvement or a compliance notice, they may be worded in relation to a COP issued by us.



## The General Code of Practice

Funding Defined Benefits	Modification of Subsisting Rights	Material detriment
Notifiable Events	Master Trust Authorisation	CDC Authorisation

## Structure

- Aims for consistency in expectations for all scheme types
- Content in 51 modules
- Designed to be viewed and used online
- Careful use of language



# Using the code

## Role of the governing body

### Code of practice

General code in force: 28 March 2024

#### Status of the code of practice

##### The governing body

##### — Board structure and activities

##### — Role of the governing body

##### — Recruitment and appointment to the governing body

##### — Arrangements for member-nominated trustee appointments

##### — Appointment and role of the chair

##### — Meetings and decision-making

##### — Remuneration and fee policy

##### — Knowledge and understanding requirements

##### — Value for members

##### — Managing advisers and service providers

##### — Risk management

##### — Systems of governance

##### — Modification of subsisting rights

##### Funding and investment

##### Administration

##### Communications and disclosure

##### Reporting to TPR

##### Master trust authorisation

##### Collective defined contribution

This module forms part of our expectations for trustees of those schemes required to operate an effective system of governance, see [Systems of governance](#).

1. The governing body is responsible for running a scheme. The governing body may be trustees or managers of an occupational pension scheme or, in a public service pension scheme, the scheme manager. Legislation may apply to each governing body differently, depending on the type of scheme they govern.
2. The governance of a public service pension scheme will need to take into account the differing responsibilities of the scheme manager, pension board and, where appropriate, pension committee. Each public service pension scheme should determine who fulfils the role of scheme manager according to their regulations and local arrangements. This code also sets out expectations for pension boards to help them assist the scheme manager. A pension board must have an equal number of employer and member representatives<sup>1</sup>.
3. Those responsible for appointing members to the governing body should do so using the principles of proportionality, fairness, and transparency while also considering the mix of skills and experience needed by the governing body. As far as possible, the governing body should be well-balanced and diverse, with its members demonstrating varied skills, knowledge and experience. See also [Recruitment and appointment to the governing body](#). The law also requires that members of certain governing bodies are fit and proper to carry out their duties<sup>2</sup>.
4. In some cases, legislation may dictate how the governing body is made up, who can be a member and how members are appointed<sup>3-5</sup>. The governing body remains accountable for any functions it delegates to third parties. Read more about appointing and managing relationships in [Managing advisers and service providers](#).
5. Our expectations for how trustees of trust schemes<sup>6</sup> should act can be found below. They also represent appropriate standards for the governing body of other schemes.
6. Expected behaviours and standards:
  - a. Act honestly and with integrity, competence, and capability.
  - b. Act with financial probity, including in matters outside their role.
  - c. Meet their legal obligations and govern their scheme properly and according to scheme rules.
  - d. Act in the interests of scheme members and beneficiaries.
  - e. Seek to ensure that all scheme members, whether active, deferred, drawing a pension, or in a decumulation phase, benefit from good governance, see [Systems of governance](#).
  - f. Be open and honest in their dealings with us.
  - g. Have or be able to acquire the appropriate levels of knowledge and understanding (see [Knowledge and understanding](#)) and keep these up to date (see [Governance of knowledge and understanding](#)).
  - h. Identify and, where relevant, challenge others on any potential or actual failure to comply with the scheme rules, regulations, and legislation (see [Managing advisers and service providers](#)).
  - i. Where acting in a professional capacity, members of governing bodies should be financially sound and not be experiencing severe trading difficulties.
  - j. Those acting as professional trustees should comply with our professional trustee standards and guidance, and professional codes of conduct and trustee accreditation, such as those published by the APT and PMI.

### Glossary and legal references

- [Glossary](#)
- [Legal references](#)

### Related content

- [Roles and responsibilities of trustees](#)
- [Trustee board: detailed guidance](#)



# Internal controls

- The policies, processes and procedures carried out in running the scheme
- Governing bodies may delegate operational tasks, but they retain accountability
- Some of the key systems, arrangements or procedures include:
  - Identifying, evaluating & recording risks
  - Risk management
  - Scheme continuity planning
  - Financial transactions
  - Record keeping & administration
  - Data monitoring and improvement
  - Receiving & monitoring contributions
  - IT systems & cyber controls



## ESOG & ORA

- Most private sector schemes have to have and operate an Effective System of Governance
- Public service schemes don't have an ESOG, but they still have to do the work
- ESOG includes the processes and procedures in around half the code
- Most private sector schemes with 100 or more members must complete an Own Risk Assessment
- The ORA is a regular process where the governing body assesses the effectiveness and risks of the ESOG
- Regulations set out frequency, Code sets out content and approach

# Reflections

- Feedback overwhelmingly positive
- Disclosed shortcomings in some areas
- Governance reviews & overhauls
- Extra work but valuable
- Prompting creativity
- Going further than required







# Questions

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Pensions  
Dashboards  
Programme

# Pensions Dashboards Programme

Chris Curry, Principal

16 June 2025



# Industry participant connection: progress update

- PDP has been working closely with around 20 'industry participants'
- These participants comprise pension providers and schemes, third party administrators and integrated service providers (ISPs)
- All participants have begun connecting to the pensions dashboards ecosystem
- 6 participants have passed the final stage and completed full connection
- PDP has been refining the connection process based on feedback



# Wider industry connection – deadline and guidance



Legislative connection  
deadline for providers and  
schemes in scope:

**31 October 2026**



Guidance complements the  
deadline, specifying when  
schemes should connect



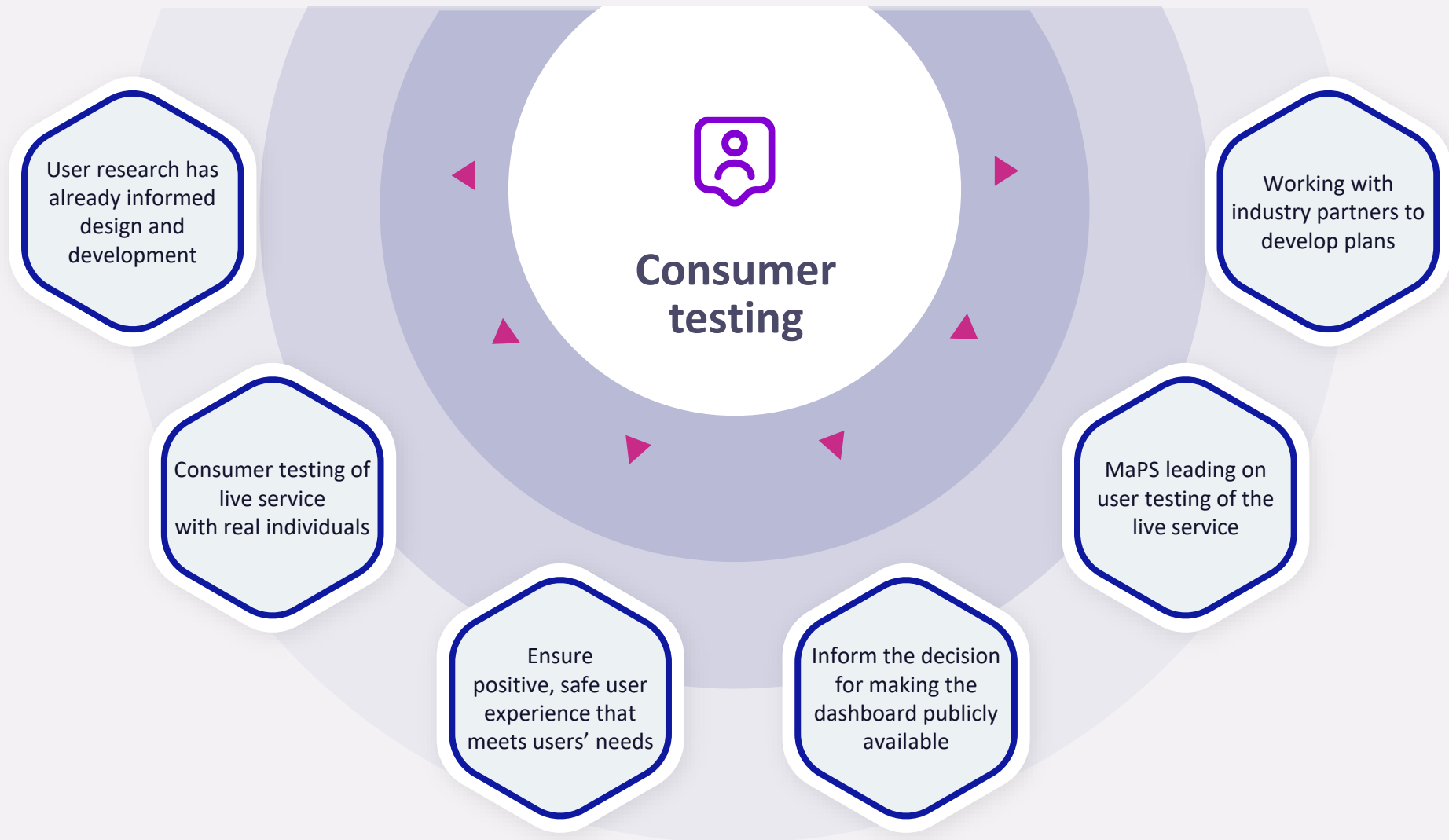
Phased approach to  
connection is intended to  
help support stable and  
timely onboarding



Trustees will be expected to  
demonstrate how they have  
had regard to the guidance

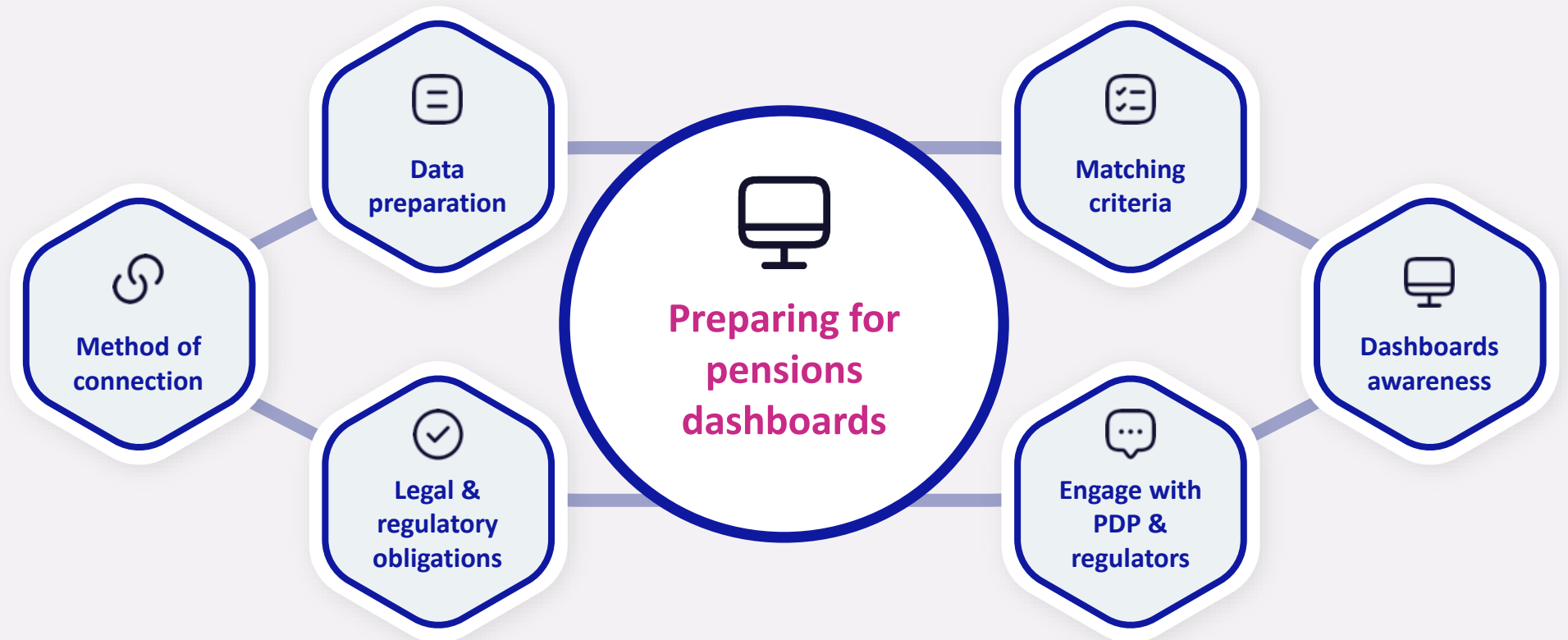
# MoneyHelper dashboard and private sector dashboards

- The Minister for Pensions has confirmed the government's commitment to delivering pensions dashboards
- The state-provided MoneyHelper dashboard will be made publicly available before private sector dashboards launch
- Better insights into consumer behaviour and ensure greater confidence in operational delivery, security and consumer protection
- PDP is working closely with potential dashboard providers, DWP and the regulators on a pathway for dashboard development and implementation



# What you can be doing

Pensions dashboards will enable individuals to access their pensions information online, securely and all in one place.



Pensions  
Dashboards  
Programme

 @pensions-dashboards-programme

 @PensionsDboards

 Sign up to our newsletter via our website

# Thank you

Money and Pensions Service, Borough Hall,  
Cauldwell Street, Bedford MK42 9AP

Email: [supportdp@maps.org.uk](mailto:supportdp@maps.org.uk)

Web: [pensionsdashboardsprogramme.org.uk](https://pensionsdashboardsprogramme.org.uk)







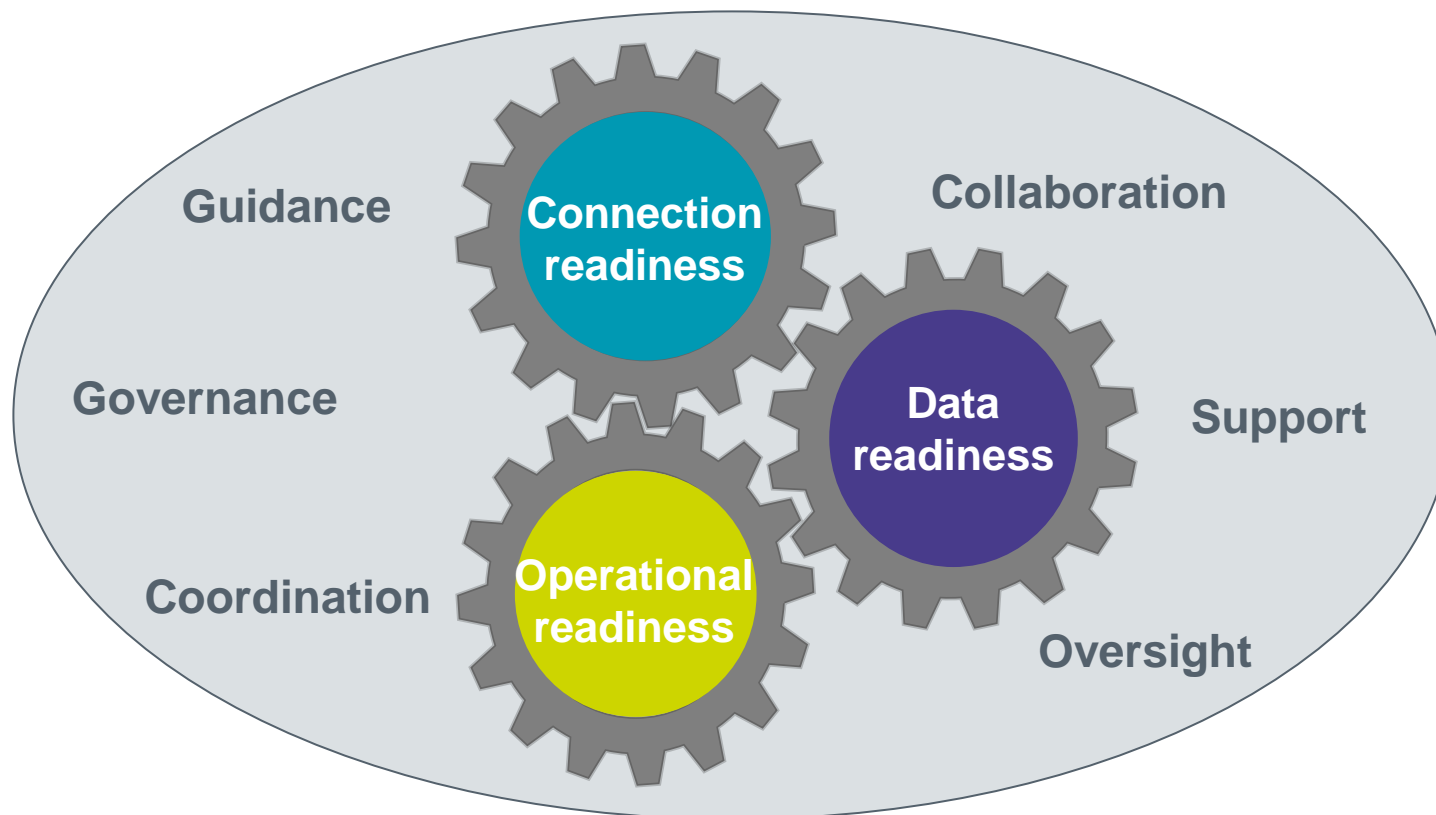
**The  
Pensions  
Regulator**

Making workplace pensions work

# **Local Pensions Board: Pensions dashboards update**

**Angela Bell: 16 June 2025**

# Getting ready for pensions dashboards



## TPR's compliance & enforcement policy:

A pragmatic approach but robust where we see intentional non-compliance.

## Governance & Controls

Important to have governance and controls in place to ensure work is progressing as planned. <sup>66</sup>

# 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 data and dashboards as an agenda item

Include pensions dashboards and data 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



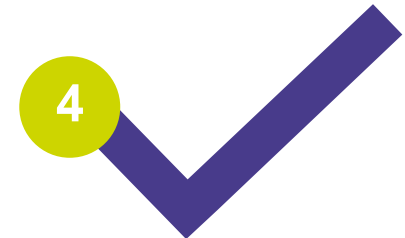
## Assess

- 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](#)
- Short film: [Ready for dashboards? Savers are! \(4 mins\)](#)
- PDP useful resources: [Connection hub](#), [Queries, Events and webinars](#)
- PASA guidance (connection, matching, value, AVC): [Guidance](#)
- LGPS guidance: [Connection guidance for administering authorities, AVCs and Dashboards administrator guide](#)

# Update from the bluelight team

Tara Atkins

Senior Firefighters' Pensions Adviser

# Current Hot Topics









# Two major projects



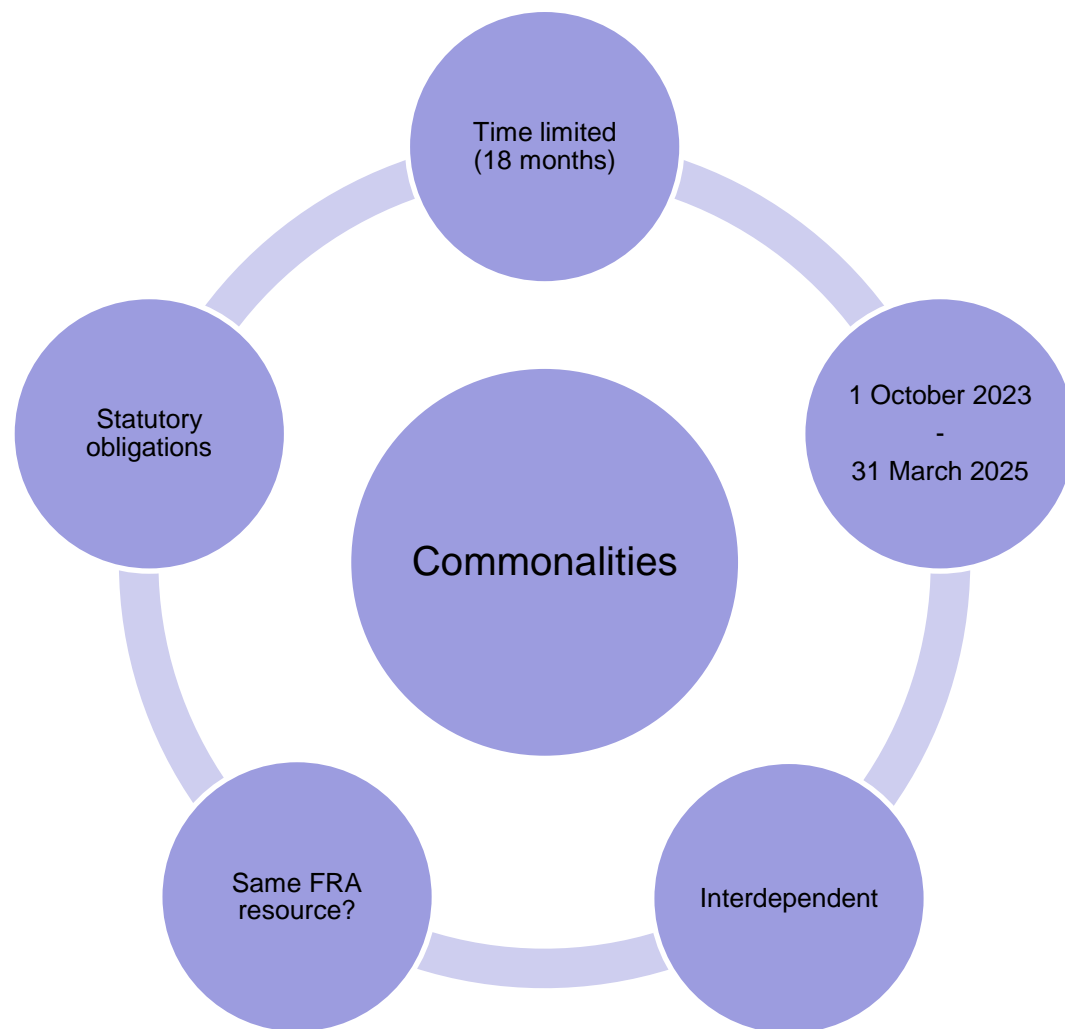
**Sargeant**



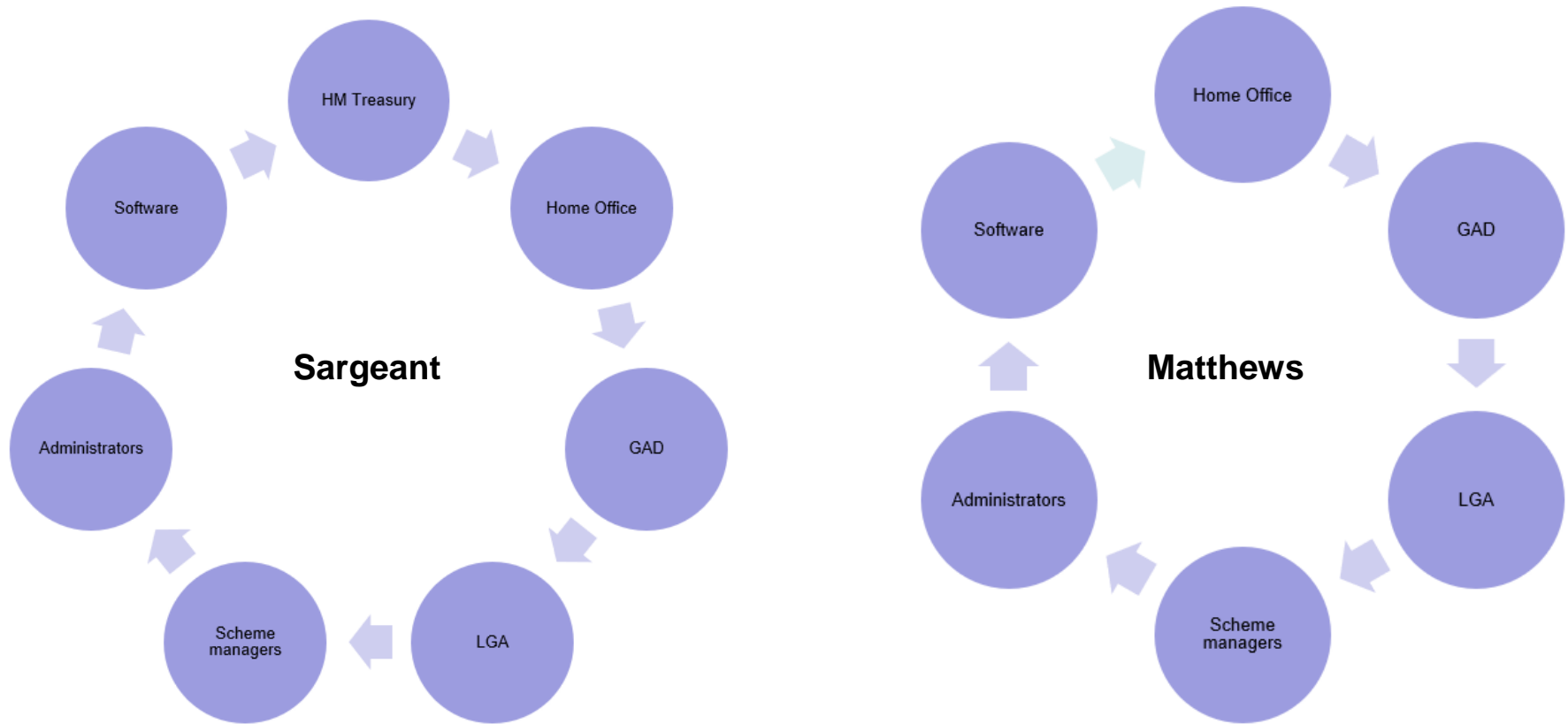
**Matthews**

# 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

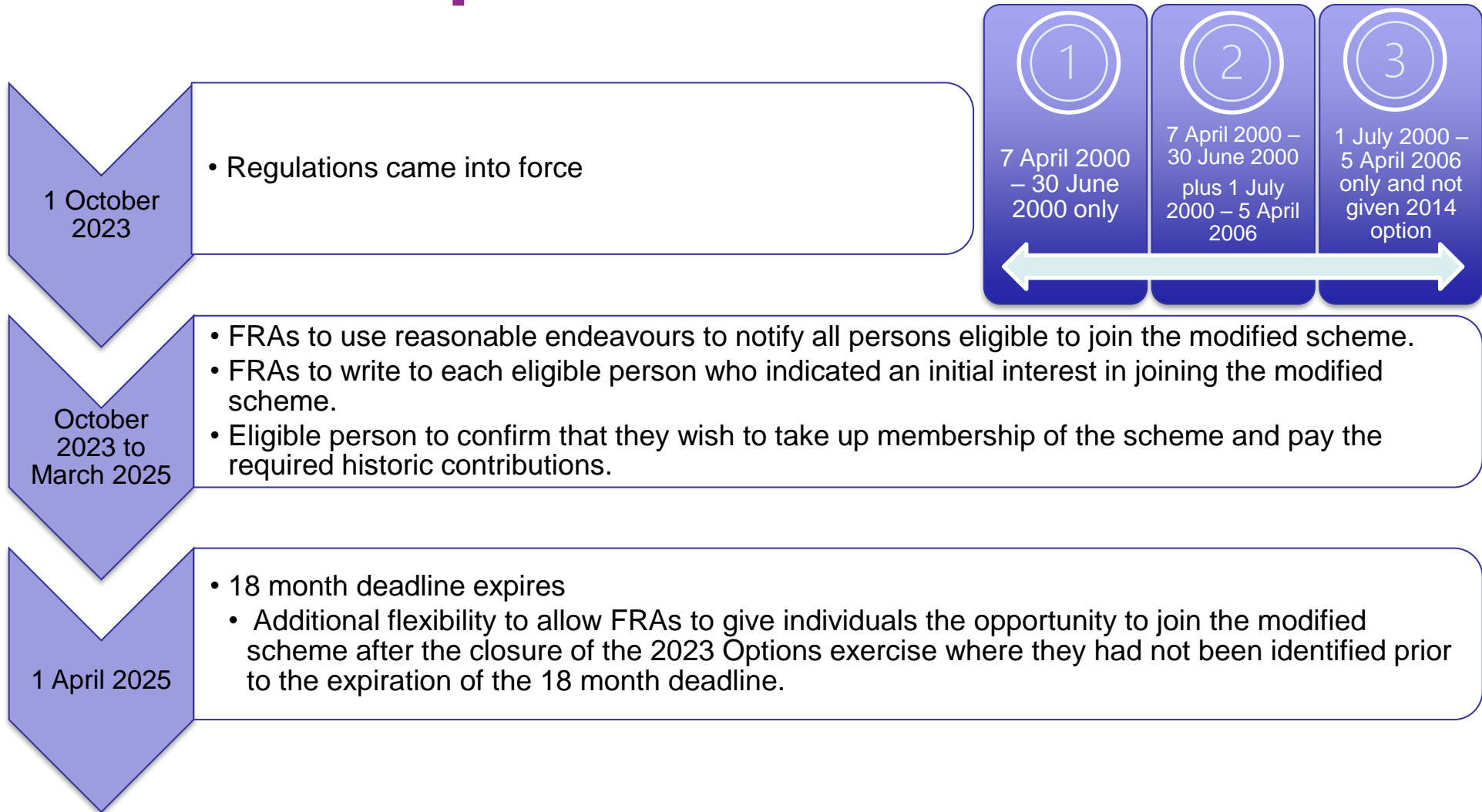
Held that remedy could extend back before the PT Workers Directive was required to be implemented (7 April 2000)

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



## 23 December 2024

- Home Office published their [consultation](#) on the amendments to the Firefighters' Pension Scheme: retained firefighters on 23 December 2024

## 17 February 2025

- The consultation closed – LGA provided a [consultation response](#)

Coffee Morning 14 January 2025

# Areas consulted on



## Deceased individuals

- Missed Pension lump sum payments
- Missed survivor pension payments
- Additional death grant
- Extended death grant



## Conversion options

- Special deferred members
- Special pensioner members who are in receipt of a member initiated early payment of pension



## Restrictions on opt out cases



## Flexibility to new provisions beyond 31 March 2026



## Deadline extension

# Home Office update



2 April 2025



Deadline will be extended to 12 months  
from when legislation comes into place

**Response will be provided ahead of legislation coming into force**



# What should FRA's have been 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>	

# End of session review



Did you get what you thought you would out of the session?



If not, what didn't we cover?



Any questions?

# Challenges

Knowledge

Retention of  
Board members

Remedies

Complexity and  
number of  
schemes

Communication  
with Members

Constantly  
changing  
landscape

Lack of  
engagement  
until close to  
retirement

## What do you want to achieve from today's session



Ensure we are doing what we should be doing with regards to governance



Broader knowledge and understanding



Hear from colleagues and share the pain / best practice



Feel more confident and competent to carry out duty as a Board Member



Get a refresher and update on current topics



Understand how Board can support continuous improvement

# 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 <sup>th</sup> (2/60 <sup>th</sup> after 20 years)	1/60 <sup>th</sup>	1/45 <sup>th</sup>	1/59.7 <sup>th</sup>
Benefit / Membership Cap	40/60 <sup>th</sup>	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](http://www.fpsboard.org)
- [www.fpsregs.org](http://www.fpsregs.org)
- [www.fpsmember.org](http://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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