

# FPS Local Pension Board (LPB) Training

**The Bluelight Team**

**17 June 2024**

**[www.local.gov.uk](http://www.local.gov.uk)**

# Agenda

---

Welcome and Introductions

---

Bluelight Team

---

Scheme Advisory Board – An update from the Chair

---

Local Pension Board Effectiveness Committee – An update from the Chair

---

The Pensions Regulator (LPB Governance)

---

**Break**

---

Pensions Dashboard Programme Update with input from The Pensions Regulator

---

An update from the Bluelight team – Current hot topics

---

End of session review

---

Close

# Introductions

## Bluelight team

**Claire Johnson**

Senior Firefighters' Pension Adviser

**Tara Atkins**

Firefighters' Pension Adviser

**Sandra Sedgwick**

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

# Time to hear from you....



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?



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...



# Now from 2022....



# Role of the LPB



# Local Pension Board

Introduced by the [Public Service Pension Act 2013](#) and FPS governance regulations [[Rule 4A to 4D](#)]... .. to assist the scheme manager to secure compliance with the regulations, any other legislation relating to the governance and administration of the scheme, and any requirements imposed by TPR in relation to the scheme.

The board also assists the scheme manager to ensure the effective and efficient governance and administration of the scheme.

# LPB responsibilities

1

Assist Scheme  
Manager

2

Notify Scheme  
Managers of  
Conflict of  
Interest

3

Comply with  
scheme rules

4

Keep Code of  
Conduct

5

Comply with  
TPR Code of  
Practice

6

Report  
breaches of law

7

Gain  
knowledge and  
understanding

# LPB assistance



Compliance of duties under the regulations and relevant legislation



Effectiveness of processes for the appointment of advisors and suppliers



Effectiveness of communication



Identify improvement of customer service



Identifying patterns of complaints

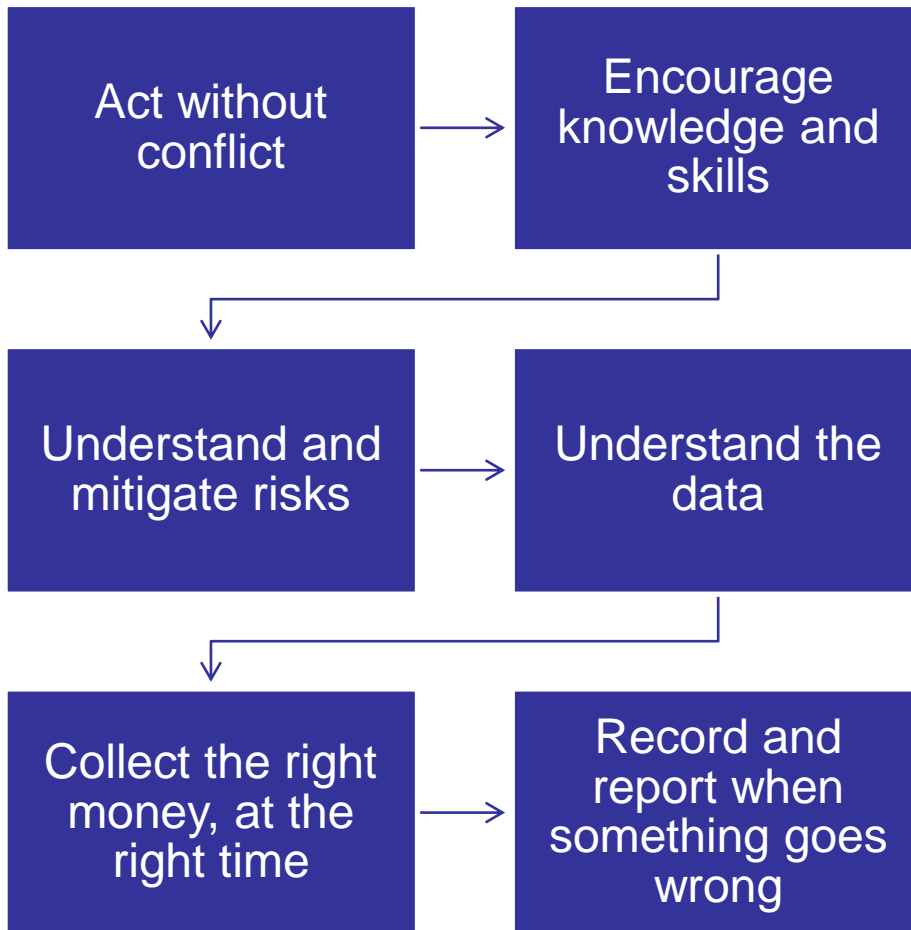


Reviewing the performance of administration



Reviewing the process for sharing data

# Governance



- Assurance rather than reassurance
- **Reassurance:** when someone you trust tells you that all is well
- **Assurance:** when someone you trust tells you what's happening; shows you the evidence; encourages questions and constructive challenge; and allows you to judge for yourself if everything's fine



# 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.

# LPB Resources



<https://www.fpsboard.org/index.php/local-pension-boards/resources> -

# 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://www.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 2020



# 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
- 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

Tony Curry  
Chair

# An introduction to The Pensions Regulator

**Nick Gannon – Policy Delivery Lead**  
June 2024

# 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

# TPR – what is our role?

- 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
  - reducing the risk of pension schemes ending up in the Pension Protection Fund (PPF)
  - making sure employers balance the needs of their defined benefit pension scheme with growing their business



## 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

## TPR's priorities

- We are a public body sponsored by the Department for Work and Pensions (DWP), based primarily in Brighton and have around 950 staff
- We work closely with the Financial Conduct Authority (FCA) who regulate personal pension schemes. We also work closely with other public bodies including the DWP, PPF and Money and Pensions Service
- Our board members oversee what we do and make sure that TPR is well run
- Together with the FCA, the Financial Ombudsman Service, the Financial Services Compensation Scheme and the Money and Pensions Service, we have produced the Wider Implications Framework, a formal agreement for closer working on financial issues.

# Supervision

- One-to-one supervision is part of our evolving 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
- 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
- We have the power to take regulatory enforcement action, by way of improvement notices, third party notices and fines, in cases of non-compliance

# PSPS Responsibilities

## Scheme Managers:

- Scheme regulations / rules requirements
- Awareness of employer admission agreements
- Clear, robust, published processes / deadlines / communications
- Designated scheme contact point
- Understand material breach of law reporting requirements, follow through on non-compliance

## Employers:

- Requirement to provide information requested
- Awareness of terms of employer admission agreements & requirements of regulations
- Compliance with contract terms and obligations under regulations
- Manage HR / payroll systems, including monitoring data quality, joiners, leavers and turnover

# The purpose of codes of practice

- Our COPs are not statements of the law, except in certain circumstances set out in legislation. Instead, our 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.



# Codes of practice - Then

| Reporting Breaches of Law         | Notifiable Events             | Funding Defined Benefits            |
|-----------------------------------|-------------------------------|-------------------------------------|
| Early Leavers                     | Late Payment of Contributions | Late Payment of Contributions (PPP) |
| Trustee Knowledge & Understanding | MNTs & MNDs                   | Internal Controls                   |
| Modification of Subsisting Rights | Dispute Resolution            | Material detriment                  |
| DC Code                           | Public Service Code           | Master Trust Authorisation          |
|                                   | CDC Authorisation             |                                     |

# Codes of practice - Now

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

## The General Code of Practice

|  |  |  |
|--|--|--|
|  |  |  |
|  |  |  |

## Structure

- Aims for consistency in expectations for all scheme types
- Content in 51 modules
- Just over a third the length of the codes it replaces
- First code primarily designed to be viewed and used online

# The governing body

- The governing body is responsible for running a scheme
- It may be the trustees or managers of an occupational pension scheme
- In a public service pension scheme it is the scheme manager
- PS governance needs to take into account the differing responsibilities of the scheme manager, pension board and, where appropriate, pension committee

## New Elements: ESOG & ORA

- Most private sector schemes have to have and operate an Effective System of Governance
- The elements of an 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

## Increased importance: Internal controls

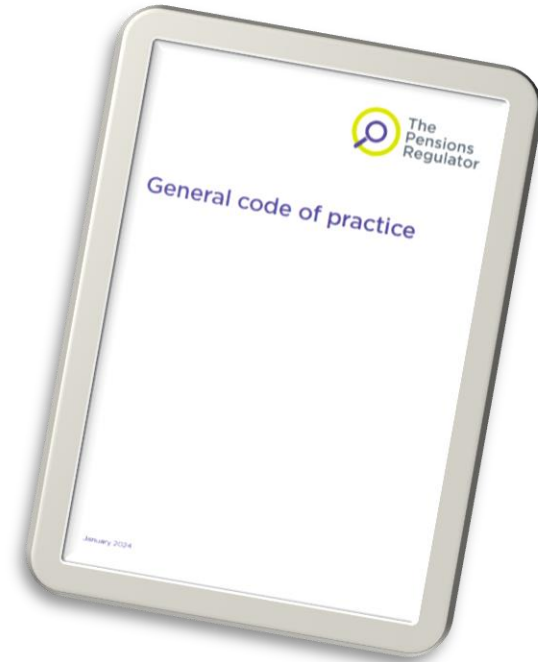
- Internal controls are the policies, processes and procedures carried out in running the scheme
- Governing bodies may delegate operational tasks but they retain accountability
- Several modules within the new code focus on risk management and specific controls that should be in place
- The modules set out below contain systems, arrangements or procedures that governing bodies should have in place

| <ul style="list-style-type: none"> <li>• Identifying, evaluating and recording risks</li> <li>• Internal controls</li> <li>• Assurance reports on internal controls</li> <li>• Scheme continuity planning</li> <li>• Risk management function</li> <li>• Financial transactions</li> </ul> | <ul style="list-style-type: none"> <li>• Record keeping</li> <li>• Data monitoring and improvement</li> <li>• Receiving contributions</li> <li>• Monitoring contributions</li> <li>• Maintenance of IT systems</li> <li>• Cyber controls</li> </ul> |
|--|---|

# When?

- Came into force in GB 28 March 2024
- In force in NI soon

[TPR general \(single\) code of practice | The Pensions Regulator](#)



# Questions







**Be back for 15:40**

# Pensions Dashboards Programme

Chris Curry, Principal

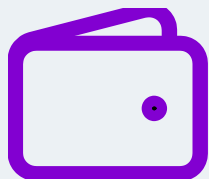


17 June 2024

# Why are pensions dashboards needed?



PDP has found that **estimated retirement income** is the most important information that consumers want to see about their pension.



The Pensions Policy Institute estimates that **2.8 million pots** are not currently matched to their owner, with a total value of £26.6 billion.

**12 million people** are estimated to be under-saving for later life.

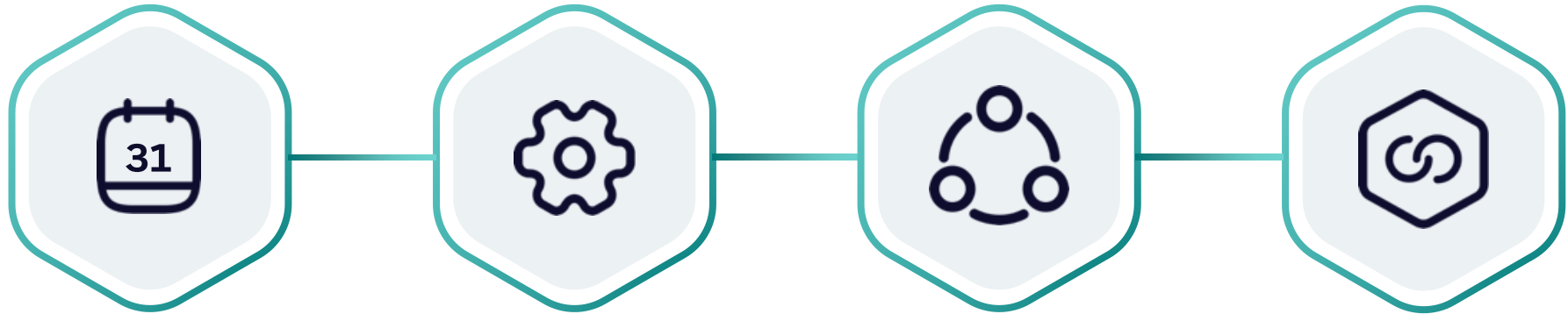


# Goals of pensions dashboards

Pensions dashboards will enable individuals to access pension information



# Connection deadline and guidance



Amendment regulations outline the new connection deadline of

**31 October 2026**

Guidance complements the deadline, specifying when schemes should connect

**Guidance published  
25 March 2024**

DWP, PDP and our delivery partners will continue to work collaboratively

More than 12 months' notice ahead of first connection window

# Connection guidance and staging timetable



The guidance is relevant to:

- trustees or managers of occupational pension schemes (100+ members)
- providers of personal and stakeholder pensions

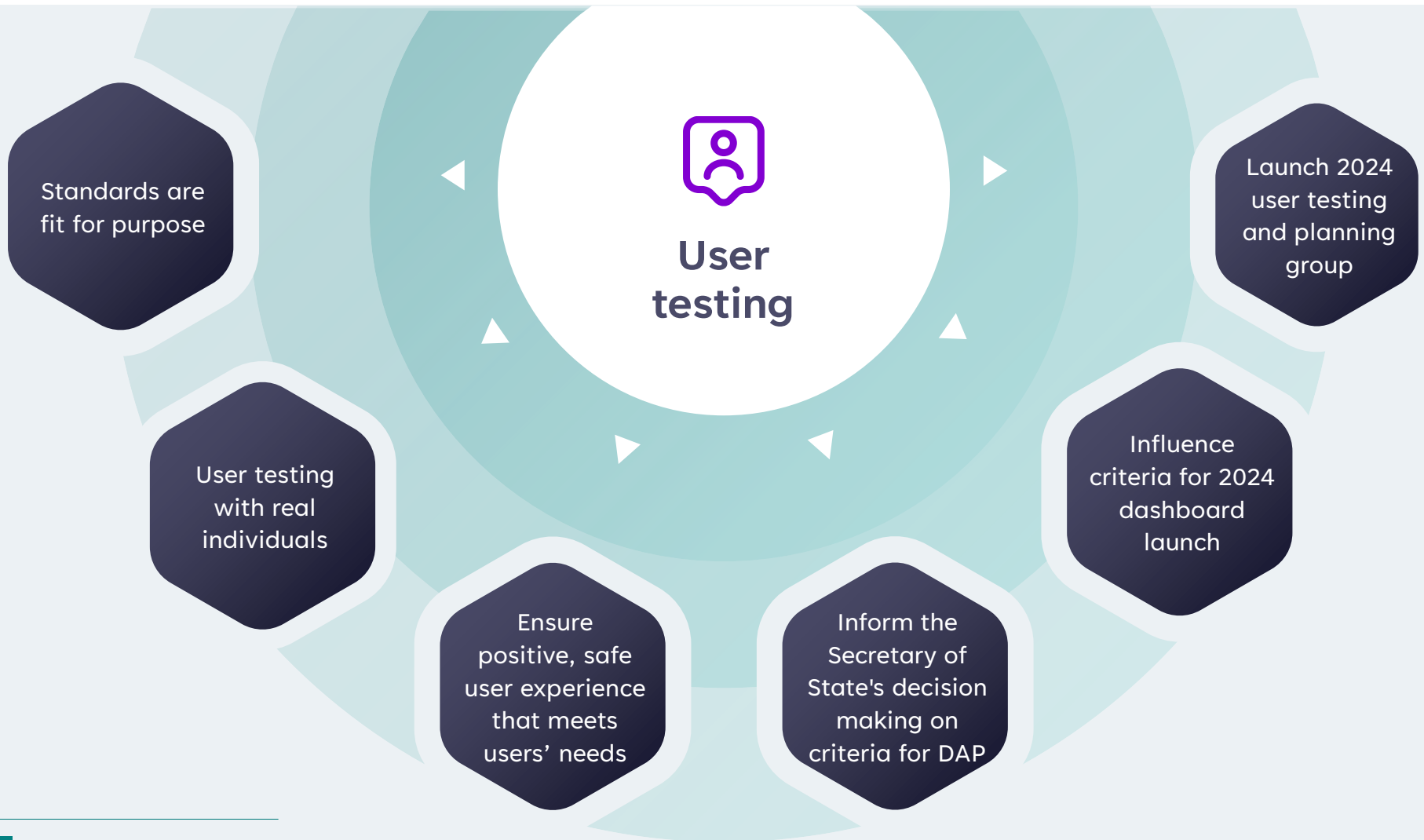


- part 1 of staging timetable applies to large schemes and providers
- connect-by dates between 30 April 2025 and 30 November 2025



- part 2 of staging timetable applies to medium schemes and providers
- connect-by dates between 31 January 2026 and 30 September 2026

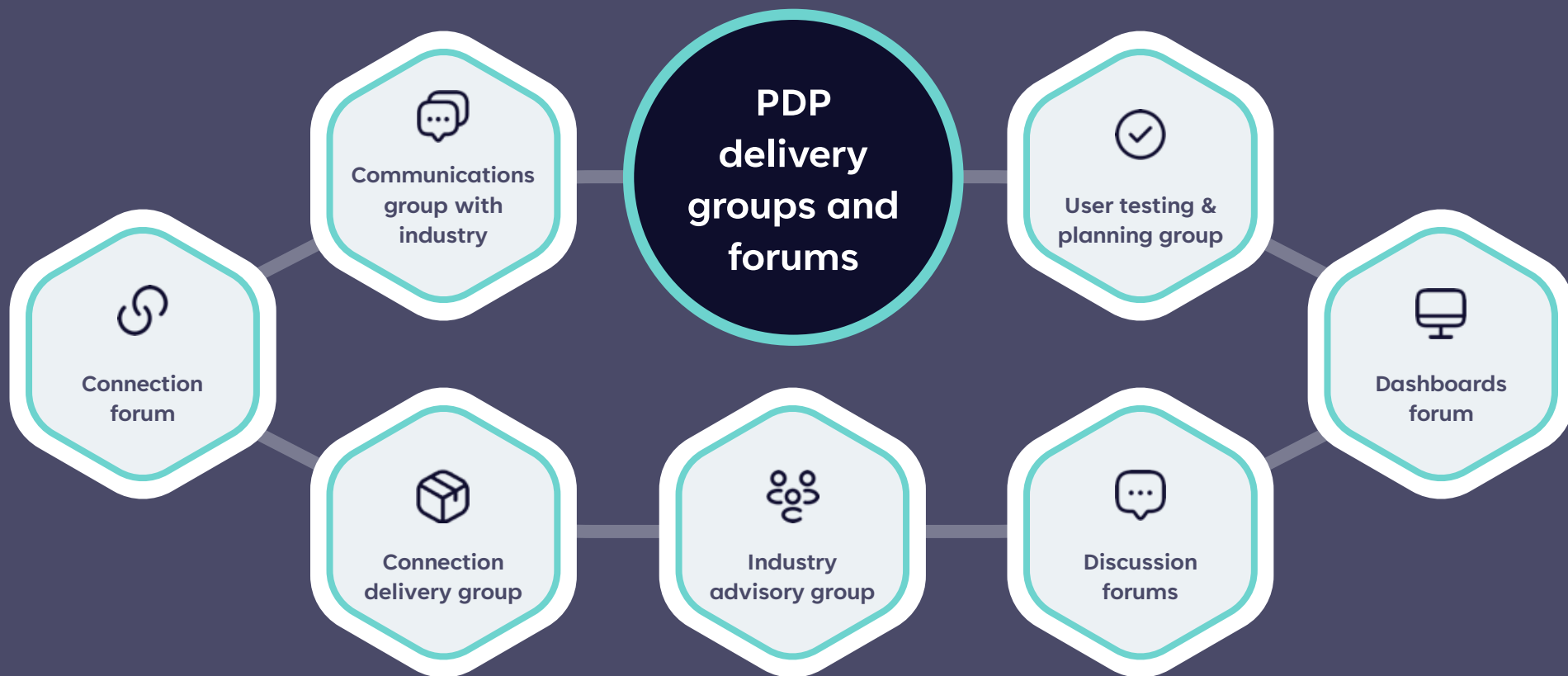






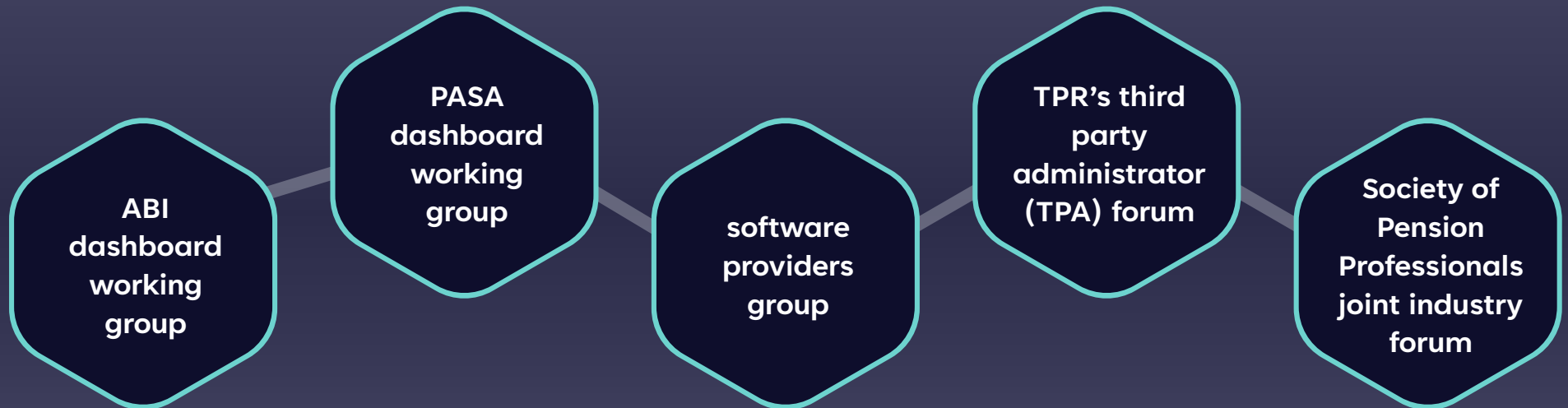
# Industry collaboration

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



# Industry collaboration

industry, government and regulator-led groups:



# Keep in touch

 @pensions-dashboards-programme

 @PensionsDboards

 Sign up to our newsletter via our website

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

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

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



**The  
Pensions  
Regulator**

Making workplace pensions work

# **Pensions Dashboards**

## **An update from TPR**

# Having regard to your 'connect by' date

## Deciding when to connect

- Read DWP guidance and take it into account when making decisions around connection.
- Ensure you have access to all relevant info before making decisions.
- Develop and agree a practical delivery plan according to your scheme-specific situation.
- We expect schemes to adhere to the dates set out in this guidance. Not following the guidance could expose you to greater risk of not being able to comply with your dashboard duties.

## Not 'having regard' is a breach of law

- Scheme managers will need to be able to demonstrate, upon request, how you have had regard to the guidance on connection.
- Reasoning for decisions should be clearly considered and documented, including how relevant risks are identified, evaluated and managed.

### **TPR's compliance & enforcement policy:**

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

### **Governance & Controls**

It is important to have appropriate governance and controls in place to ensure work is progressing as planned.

# 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 pensions dashboards as an agenda item

Include pensions dashboards 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



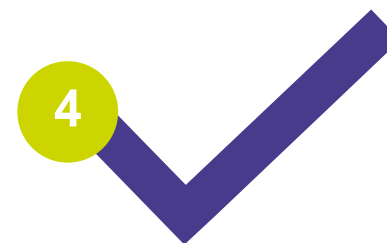
## Assess

- 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

## TPR: Compliance and enforcement approach

- **Principles-based** policy
- **Data-led:** information will flow from PDP to TPR identifying non-compliance, or providing us with data to identify potential risk of non-compliance
- Leveraging a range of powers:
  - New powers in regs designed to operate at scale – compliance notices, **third party compliance notices**, penalty notices
  - Existing information-gathering powers
  - Existing powers to pursue wider governance issues including removing and replacing trustees

### **Key message:**

The importance of having the appropriate governance, processes and systems in place to record key decisions and progress.

**TPR's compliance and enforcement policy:** a pragmatic approach but robust where we see intentional non-compliance



# Update from the bluelight team

Claire Johnson

Senior Firefighters' Pensions Adviser

# Current Hot Topics

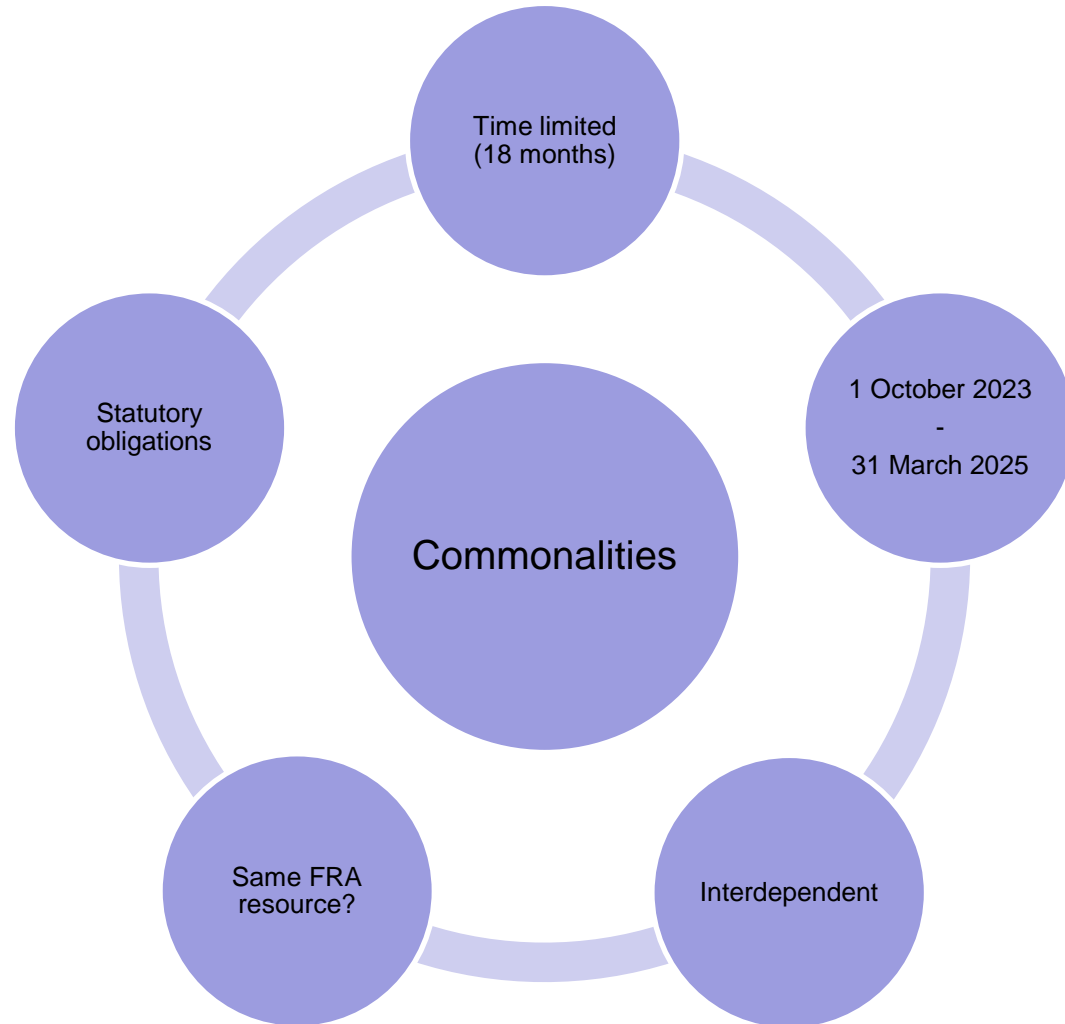


# Two major projects



**Sargeant**

**Matthews**



# 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
  - Taperer 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 proportionality (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
- Retrospectively

# 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.

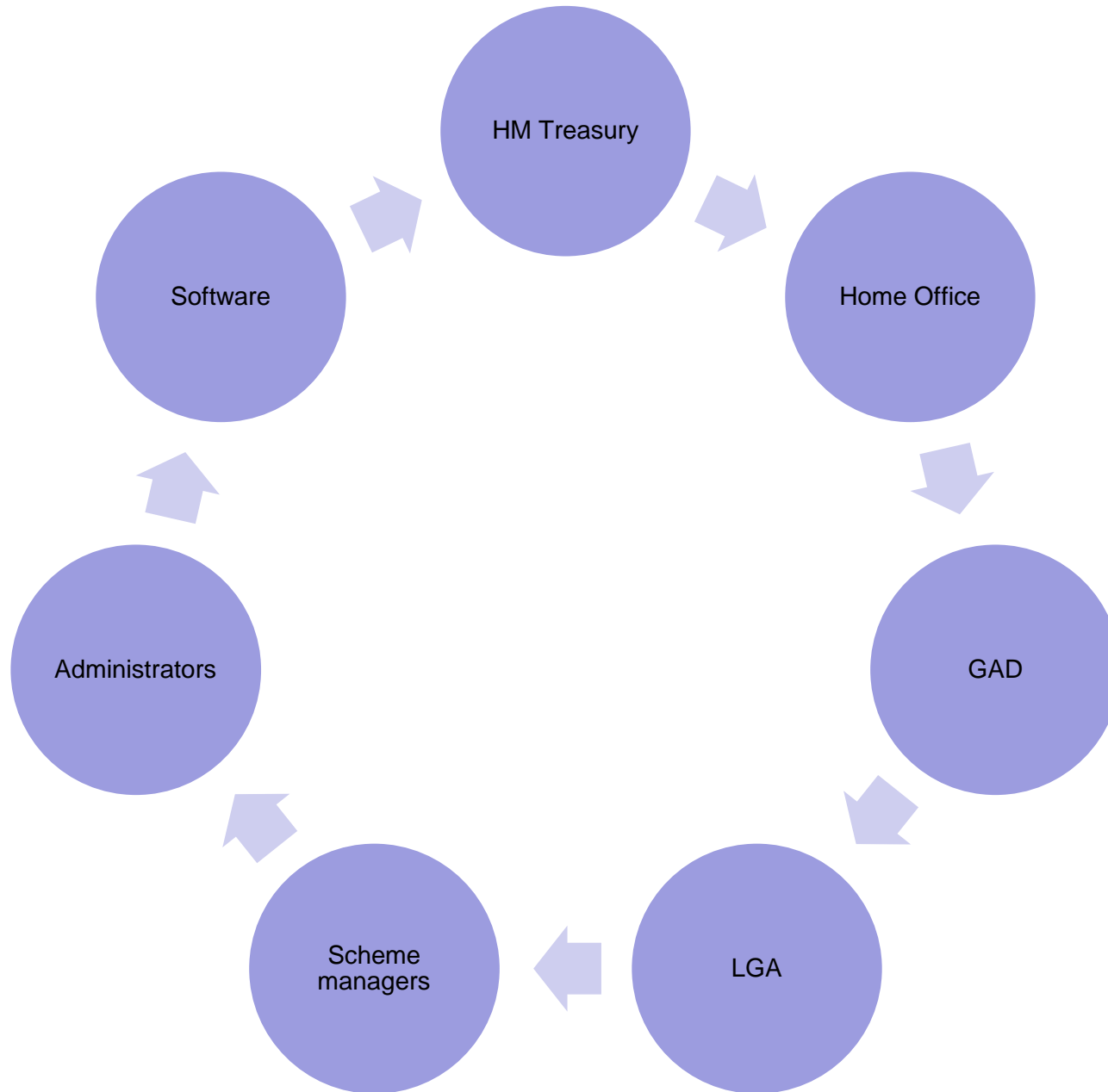


As members may have been better off under reform, they will be offered a choice to receive CARE benefits for the remedy period 1 April 2015 to 31 March 2022 – deferred choice underpin (DCU).



Choice will be made “immediately” (retired/ deceased members) or at retirement (active/ deferred members)





# What should LPBs be asking?

## 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?
- 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?

# Remedy readiness self-assessment tool

Remedy readiness tool  
is available on the  
Regulations and  
Guidance website.

Scheme  
managers/Pension  
Boards can reflect on  
own readiness for  
remedy.

Identifies potential  
gaps which need  
addressing.

# Central support

## Remedy readiness self-assessment tool

- [Remedy readiness tool](#) is available on the [Regulations and Guidance](#) website.
- Scheme managers/Pension Boards can reflect on own readiness for remedy.
- Identifies potential gaps which need addressing.

## FPS Websites

- [FPS Regulations and guidance website](#)
  - Specific section on the [age discrimination remedy](#)
- [FPS Member website](#)
  - Specific section on the [age discrimination remedy](#)
  - Member [FAQs](#)

## LGA Communications

- Monthly [bulletins](#)
- Regular '[coffee mornings](#)'
- Bank of [supporting documentation](#) aimed at scheme managers and administrators

# “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)

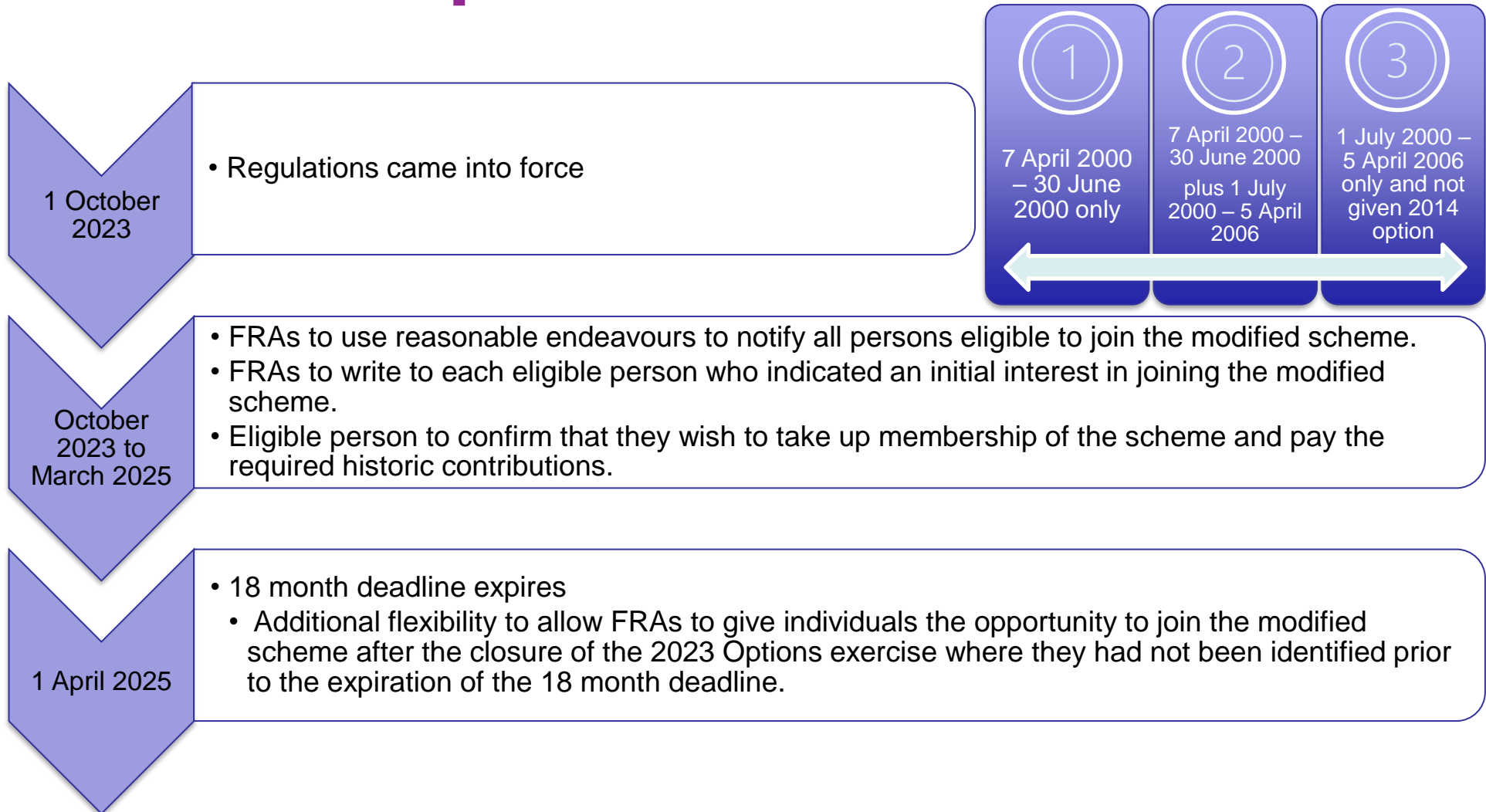
As a binding judgment, UK Government recognised the right applies to RDS claims

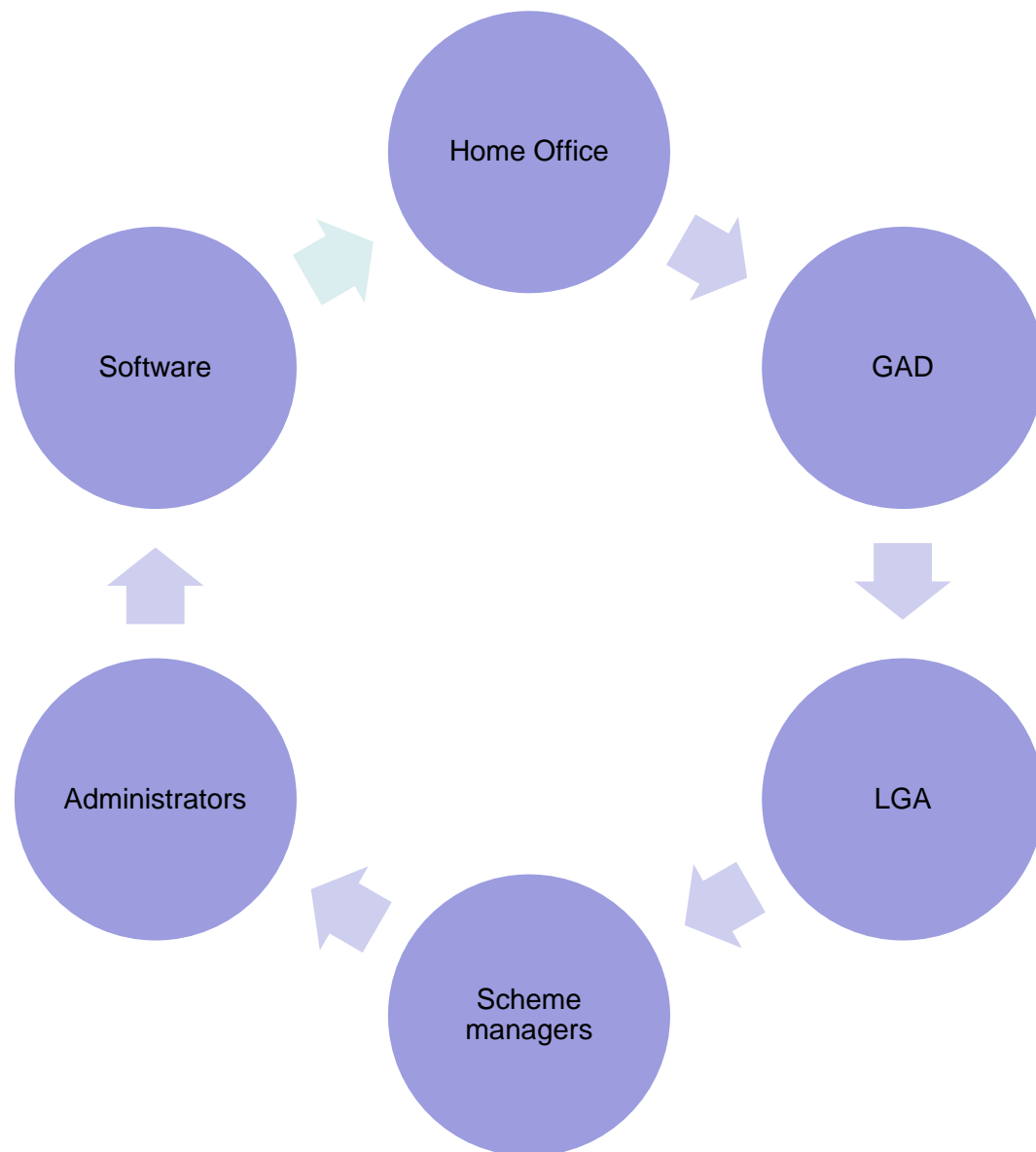
[MoU](#) was agreed by all parties on 9 March 2022.

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





# What should LPBs be asking?

## 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?

# Central support

## FPS Websites

- [FPS Regulations and guidance website](#)
  - Specific section on the [Matthews exercise](#).
- [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

# 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

Trying to support to allow for the LPB to get everything they need to enforce TPR requirements

Resources in pensions administration and other internal resources for remedies  
Maintaining knowledge

Remedies

Share same challenges of others

Remedies. Time and capacity as an extra thing to the day job

Same as others in terms of legislation and remedies

Remedies

Gaining and retaining knowledge and having the time to put into it. Length of time for members to gain information about their pension and then understanding the complexities of it.

Maintaining knowledge and understanding between the board to work together

Same as others

Getting the knowledge out to members that is complex and not straightforward

Resourcing challenge on the board and handing over administration and still relying upon FRA for knowledge.

Feels like the first day of school. Location rural/isolated.

Communications and expectation. Escalations to MPs alongside the same issues as others

Same as others. Trying to represent retired firefighters, and trying to communicate with them, where it is complex and challenging

Everyday is a learning day in the world of pensions. Relying upon the pensions team for their knowledge. How do we have an LPB that has the right level of knowledge and skills and maintaining it

Spike in activity for contingent decisions, feels subjective. Being a member of LPB in addition to the day job, but without having any extra hours in the day. Leaning on admin team, but you don't always agree, particularly the more complex it gets and then staying up to date. Not an expert but are ultimately responsible.

Same as others. Thinking you have got a grip, but then it changes.

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

Embracing training and learning everything they can get to gain a greater knowledge and be confident in what they know

Better comprehension of what they should be doing for the LPB and keep momentum of gaining knowledge

Greater understanding of the LPB and is there more we can be doing

Absorbing and reflecting on the role of the board

Soak up more information

Reinforcing learning from previous training and anything new

Refresh knowledge and understanding and how to provide guidance to FBU members, reflecting individual nature of queries received

Working towards and sharing good practices

Gaining knowledge and understanding

Reassurance of complexity and doing as part of the day job and try and keep ahead of what is coming

Understanding and are we doing what we are supposed to be doing

Upskilling

Up to date picture and communicating that back to members of the board

How do you get consistency when you are sat in a different boat. This training helps with trying to get consistency

Better understanding



**We want to hear your  
feedback**

<https://forms.office.com/e/ECXHeYLpXS>



# Reference slides

# Scheme comparison

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

# 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!**

[Claire.johnson@local.gov.uk](mailto:Claire.johnson@local.gov.uk)

[Tara.atkins@local.gov.uk](mailto:Tara.atkins@local.gov.uk)

[Sandra.Sedgwick@local.gov.uk](mailto:Sandra.Sedgwick@local.gov.uk)

[Bluelight.pensions@local.gov.uk](mailto:Bluelight.pensions@local.gov.uk)

[www.fpsboard.org](http://www.fpsboard.org)

[www.fpsregs.org](http://www.fpsregs.org)

[www.fpsmember.org](http://www.fpsmember.org)