

FPS Local Pension Board (LPB) Training

The Bluelight Team

18 September 2024

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

Pensions Dashboard Programme Update

Lunch

Pensions Dashboard an update from the Pensions Regulator

An introduction to the Pensions Regulator (Governance)

An update from the Bluelight team – Current hot topics

End of session review

Close

Introductions

Bluelight team

Claire Johnson (maternity leave)

Senior Firefighters' Pension Adviser

Tara Atkins

Firefighters' Pension Adviser

Sandra Sedgwick

Firefighters' Pension Adviser

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.

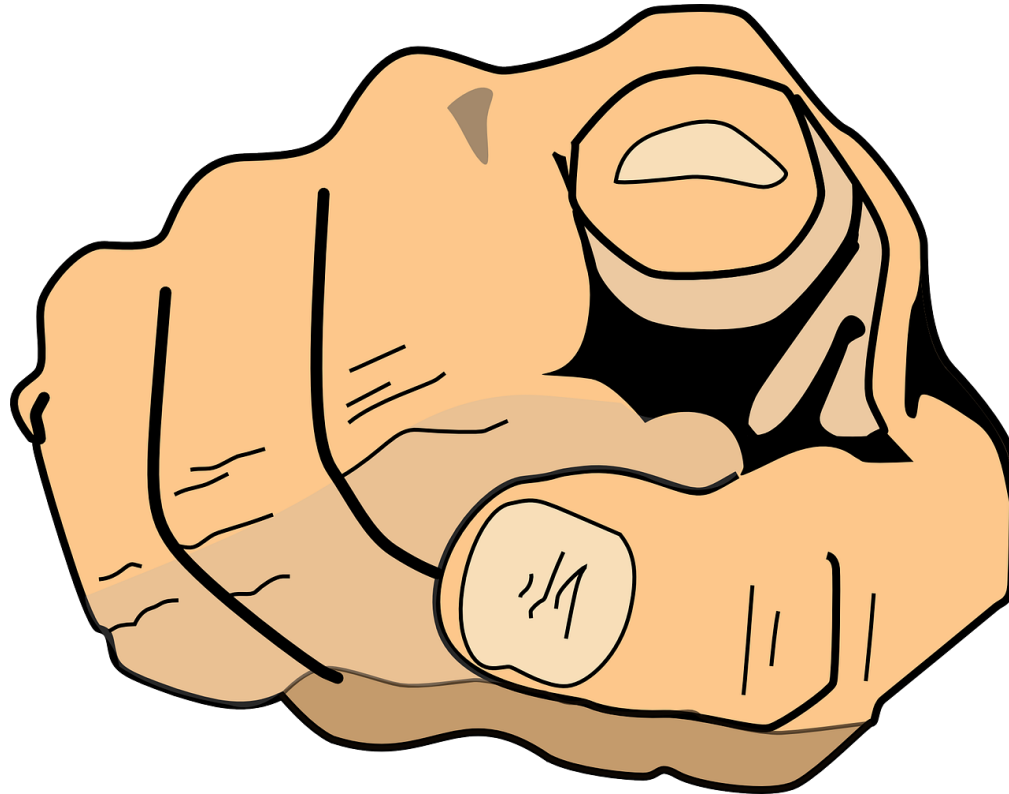


Ensure that the Board has relevant advisors at its disposal.



Support the Board with their duties in relation to LPBs

Now it is over to you?



At your tables 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 to feedback to the wider group....



What are the challenges your LPB is currently facing?



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

Feedback to the group



Why are we here?



Background to the Firefighters' Pension Schemes

18 years ago...
– one scheme



Then in 2006...



FPS 1992



FPS 2006



Compensation
Scheme

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

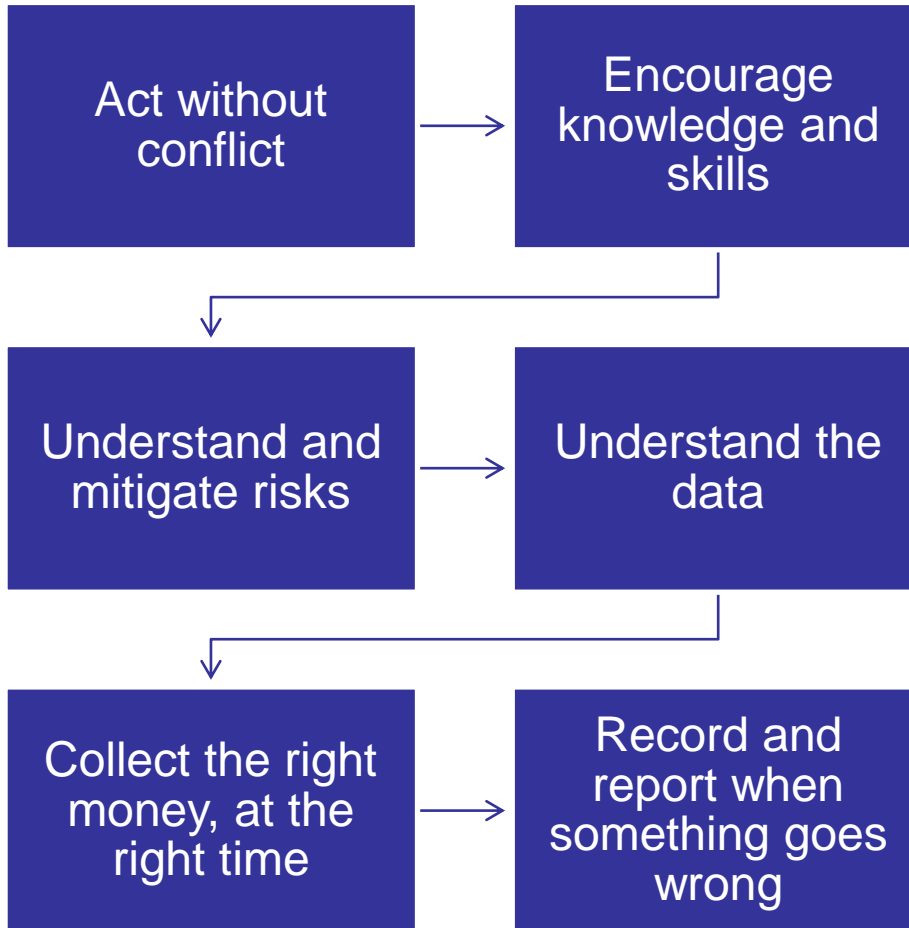


Reviewing the performance of administration



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> -

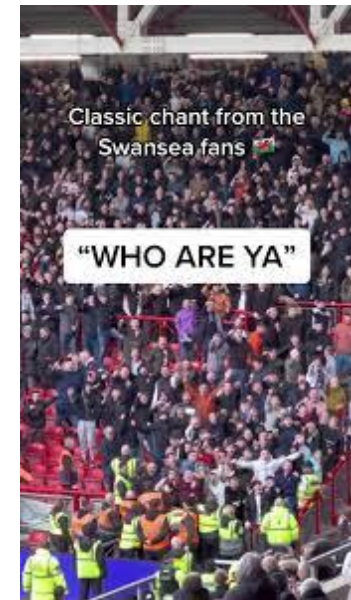
Scheme Advisory Board

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 \(fpsboard.org\)](http://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

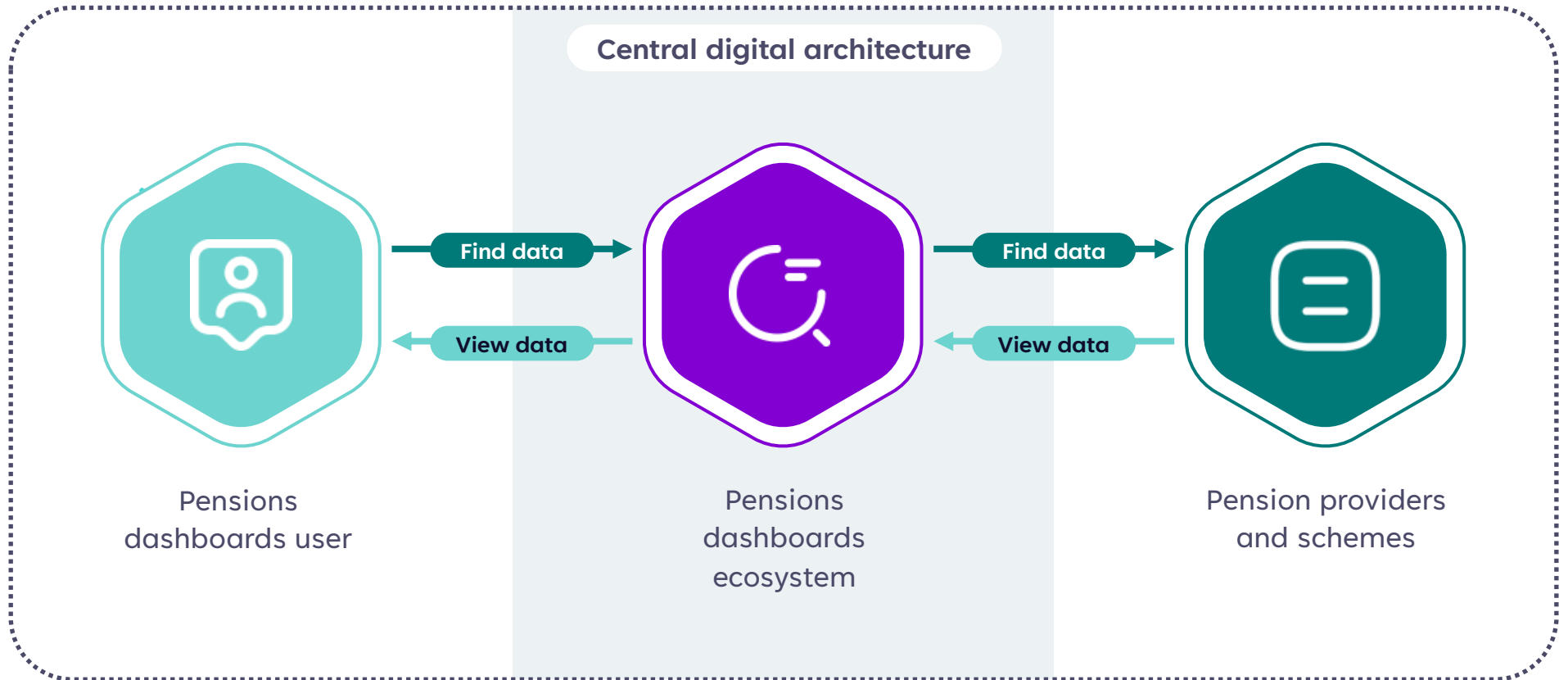
Pensions Dashboards Programme

Chris Curry, Principal

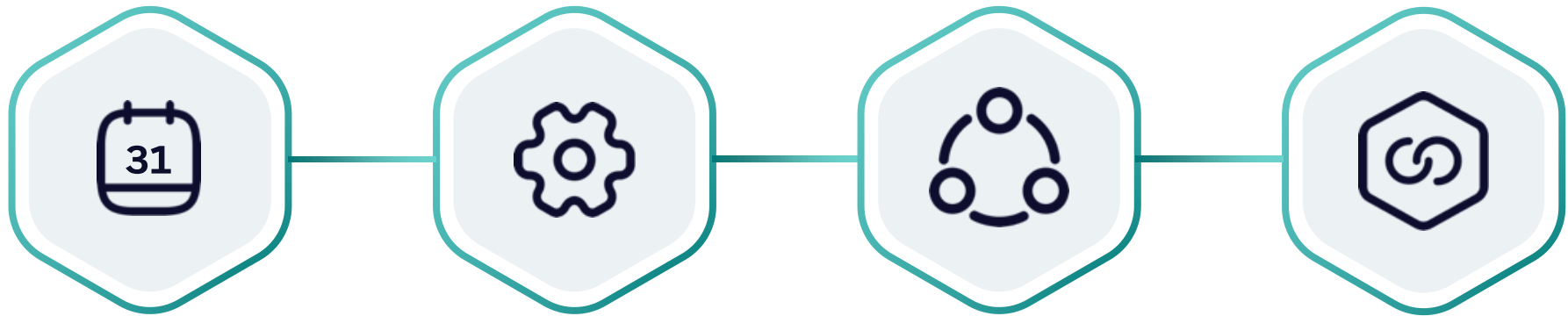


18 September 2024

Pensions dashboards end-to-end process



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

Working with cohort of 20+ volunteer participants building direct route to connection





**User
testing**

User research
has already
informed design
and
development

Working with
industry
partners to
develop plans

User testing of
live service
with real
individuals

MaPS leading
on user testing
of the live
service

Ensure
positive, safe
user experience
that meets
users' needs

Inform the
Secretary of
State's decision
making on
criteria for DAP

MoneyHelper Pensions Dashboard

- A pensions dashboard is being developed by MaPS, as part of the MoneyHelper service
- This will be available to all consumers over 18 with a pension built up in the UK and not yet in payment
- Consumers will be able to see their pensions in one place for free on their computer, tablet or smartphone
- This dashboard will not allow consumers to make changes to their pension
- It will not give financial advice about pensions



What you can be doing



Keep in touch

 @pensions-dashboards-programme

 @PensionsDboards

 Sign up to our newsletter via our website

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

Email: supportpdp@maps.org.uk

Web:
pensionsdashboardsprogramme.org.uk



Please be back for 13:30





**The
Pensions
Regulator**

Making workplace pensions work

London Pensions Board: Pensions dashboards update

Angela Bell: 18 September 2024

Connecting to pensions dashboards

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

Pensions dashboards: Useful links

- TPR guidance: [Pensions dashboards: initial guidance](#)
- TPR checklist: [Preparing to connect: checklist](#)
- TPR compliance and enforcement policy: [Failing to comply with duties](#)
- TPR blog: [Act now on pensions dashboards so we don't have to](#)

- PDP FAQs: [Code of connection](#), [Technical standards](#), [Queries](#)
- PASA guidance (connection, matching, value, AVC): [Guidance](#)
- LGPS guidance: [Connection guidance for administering authorities, AVCs and Dashboards administrator guide](#)



**The
Pensions
Regulator**

Making workplace pensions work

An introduction to The Pensions Regulator

Nick Gannon – Policy Delivery Lead
September 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 structure

- We are a public body sponsored by the Department for Work and Pensions (DWP), based primarily in Brighton and have around 950 staff
- Our board members oversee what we do and make sure that TPR is well run
- We work closely with other public bodies including the Financial Conduct Authority (FCA), the DWP, PPF and Money and Pensions Service
- 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 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

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

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Codes of practice - Now

Funding Defined Benefits	Modification of Subsisting Rights	Material detriment
Notifiable Events	Master Trust Authorisation	CDC Authorisation
<h2>The General Code of Practice</h2>		

Role of the governing body

Code of practice

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 v
- Value for members
- Managing advisers and service providers
- Risk management v
- Systems of governance
- Modification of subsisting rights v
- Funding and investment v
- Administration v
- Communications and disclosure v
- Reporting to TPR v
- Master trust authorisation
- Collective defined contribution v

General code in force: 28 March 2024

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 representatives¹.
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 duties².
4. In some cases, legislation may dictate how the governing body is made up, who can be a member and how members are appointed^{3,4,5}. 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 schemes⁶ 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 interest 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 APPT and PMI.

Glossary and legal references

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

Related content

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

- Sets our expectations for complying with the law
- Aims for consistency in expectations for all scheme types
- Primarily designed to be viewed and used online

- www.thepensionsregulator.gov.uk/en/document-library/code-of-practice

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

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

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

Questions



Update from the bluelight team

Tara Atkins

Firefighters' Pensions Adviser

Current Hot Topics



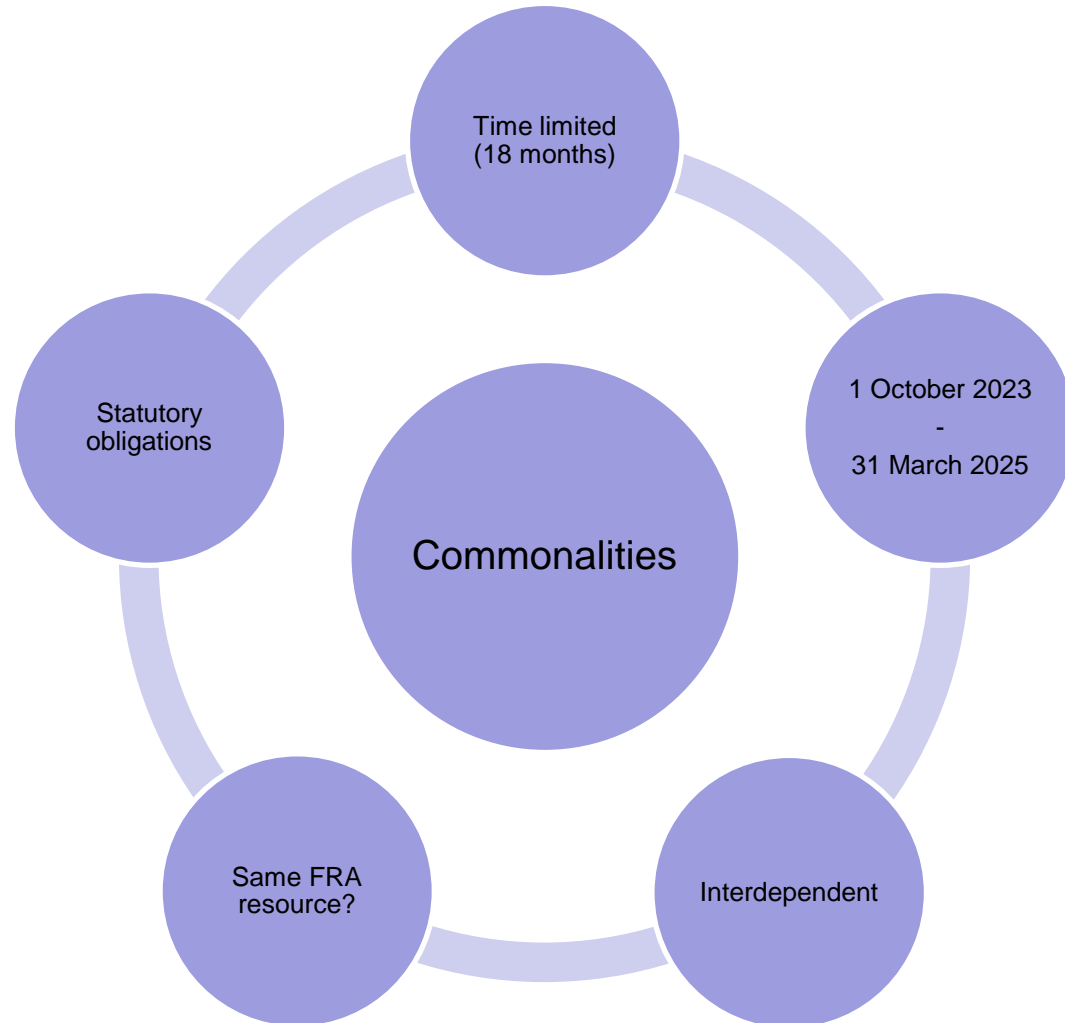
Two major projects



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
 - 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
- Retrospectively

Key provisions

From 1 April 2022, all members build up service in FPS 2015, removing future discrimination.



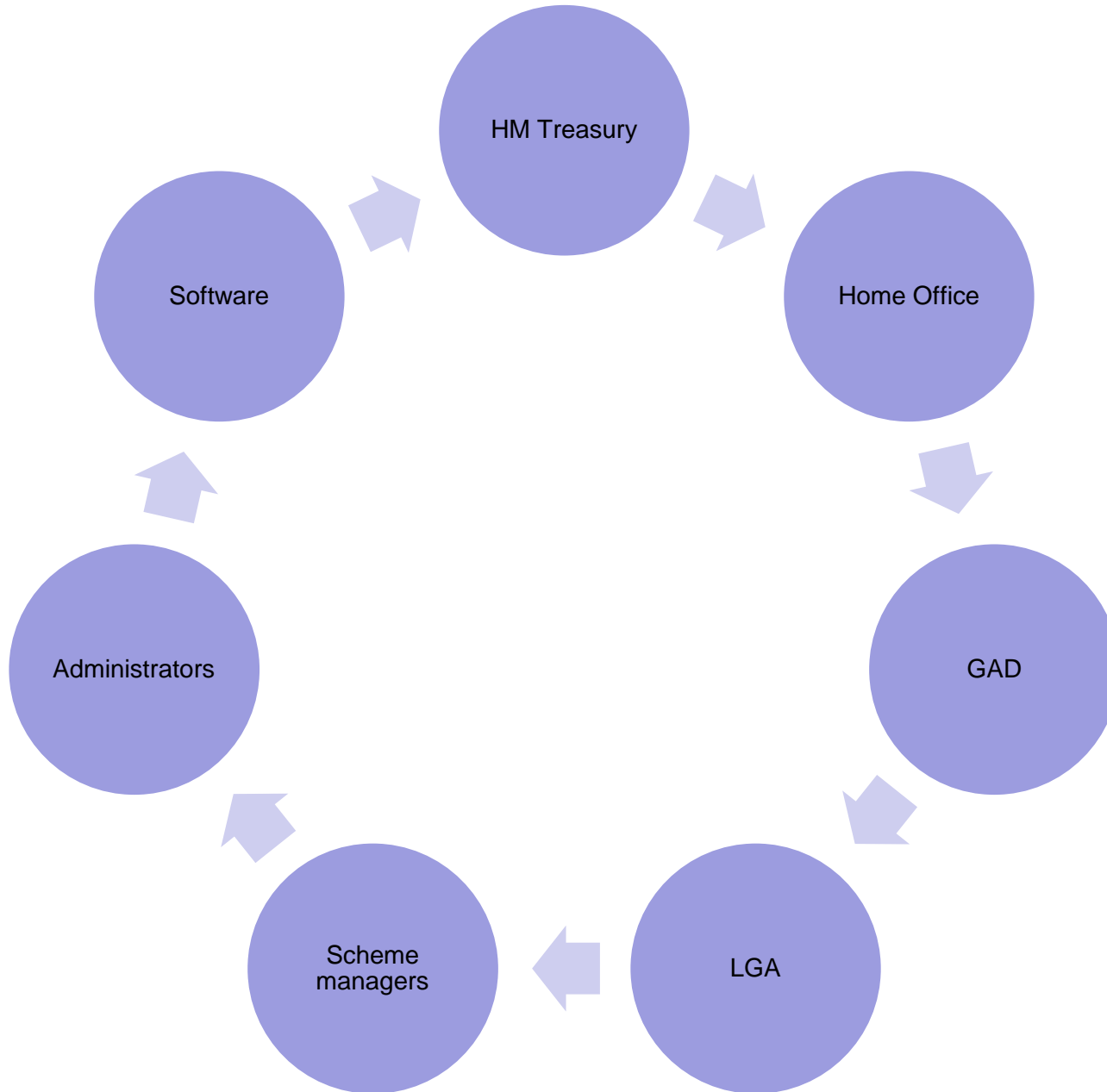
All affected members “roll back” to final salary scheme with effect from 1 April 2015 to rectify past discrimination.



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 any 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

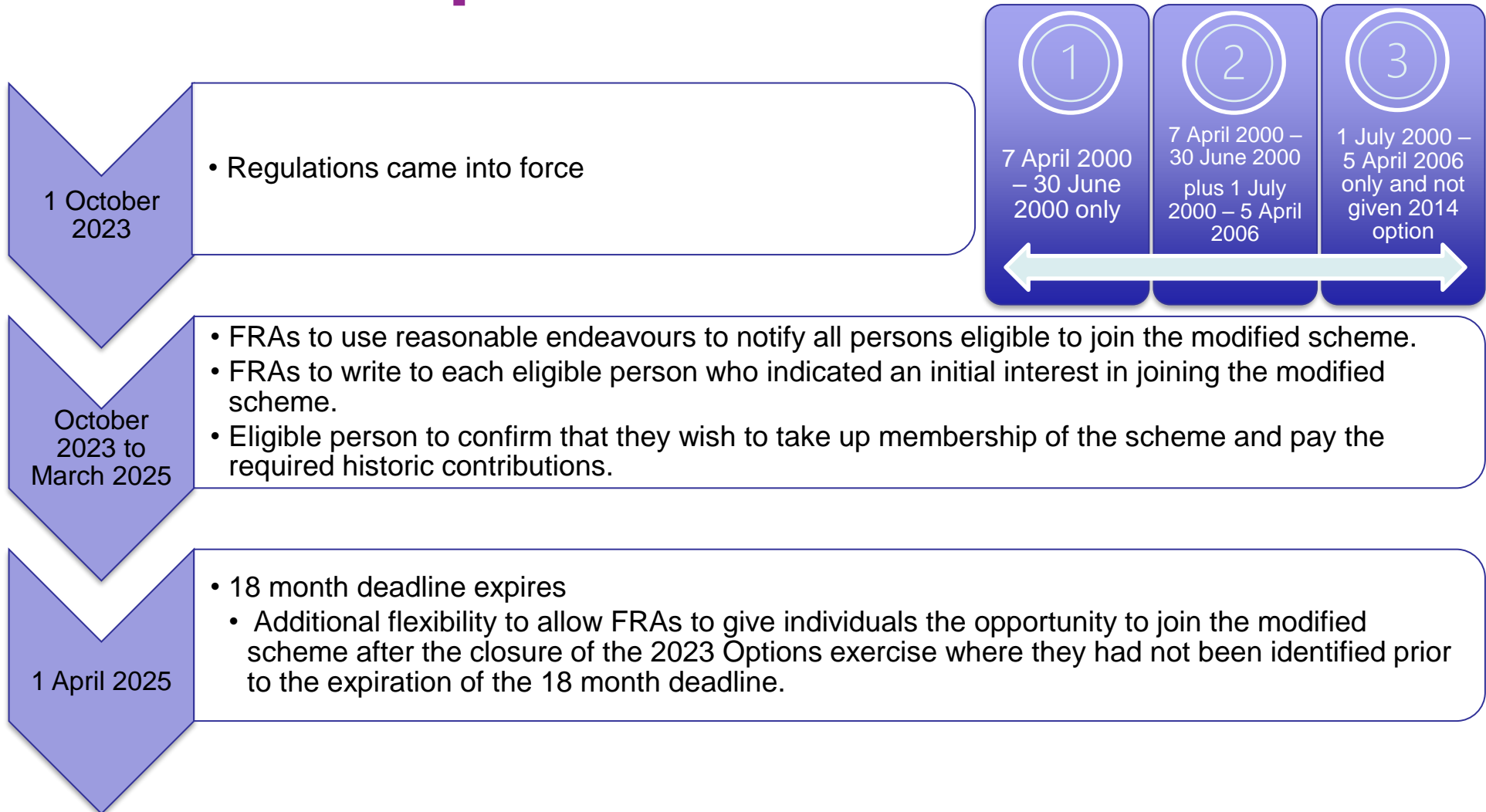
Held that remedy could extend back before the PT Workers Directive was required to be implemented (7 April 2000)

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 any 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

Knowledge	Retention of knowledge	Timeframes	Logistics	Consistency and interpretation
Providing support and welfare	Managing stakeholders	Absorbing the quantity of information	Time frames of Matthews and Sargeant	Finding information
Information being circulated to members	Third party providers – calculators etc	Technical issues - HMRC	Resources with expertise and knowledge	Workloads
Simple guidance	Moving goal posts	What questions should the LPB member be asking scheme managers	New members	Providing explanations to members

What do you want to achieve from today's session



To be up to speed on complex topics



Establish what are the national expectations



How to achieve the project deadlines



To be aligned with others



Knowledge for new board members



**We want to hear your
feedback**

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 th (2/60 th after 20 years)	1/60 th	1/45 th	1/59.7 th
Benefit / Membership Cap	40/60 th	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
- Events
- Technical Support
- Coffee mornings

Resources

- www.fpsboard.org
- www.fpsregs.org
- www.fpsmember.org
- [Monthly bulletins](#)
- [Regulations](#)
- [GAD Guidance](#)
- [Age discrimination](#)

Disclaimer

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Thank you for listening!

Tara.atkins@local.gov.uk

Sandra.Sedgwick@local.gov.uk

Bluelight.pensions@local.gov.uk

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