FPS Local Pension Board (LPB) Refresher Training

The Bluelight Team

18 August 2025

Agenda

Welcome and Introductions	
Why are we here?	Purpose of the Board
	Who is who?
Expectations	
Hot Topics	Matthews and Sargeant
	Pensions Dashboard
Close	

Introductions

Bluelight team

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Role and responsibilities

To support scheme mangers 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?
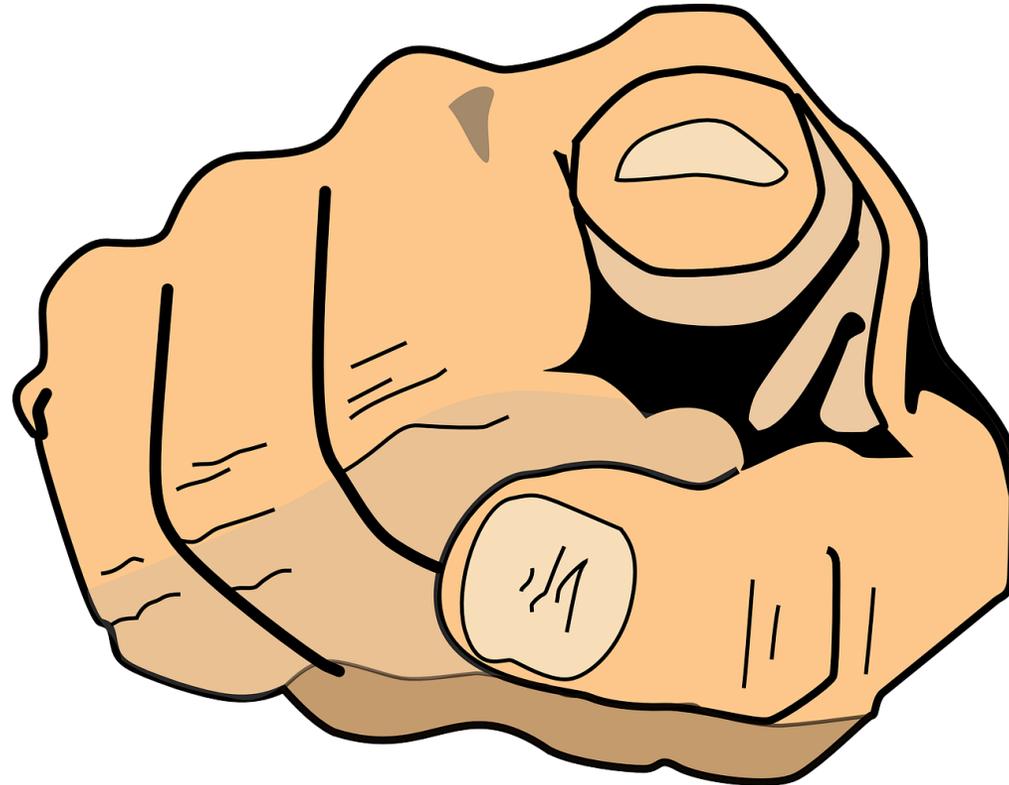
Please introduce yourself ….

? 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?

Why are we here?

We've got a factsheet for that:

- [FPS management and governance factsheet](#)
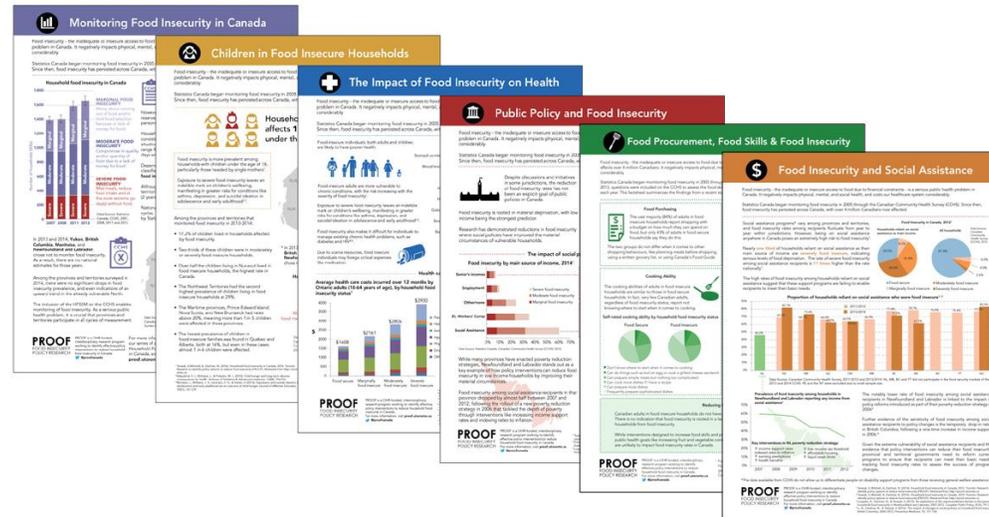
Purpose of the pension board

4A.—(1) Each scheme manager must no later than 1st April 2015 establish a pension board ("a local pension board") responsible for <mark>assisting</mark> 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)

What do you think is most challenging for board members?

How are you assisting your scheme manager in the management of the pension scheme?

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
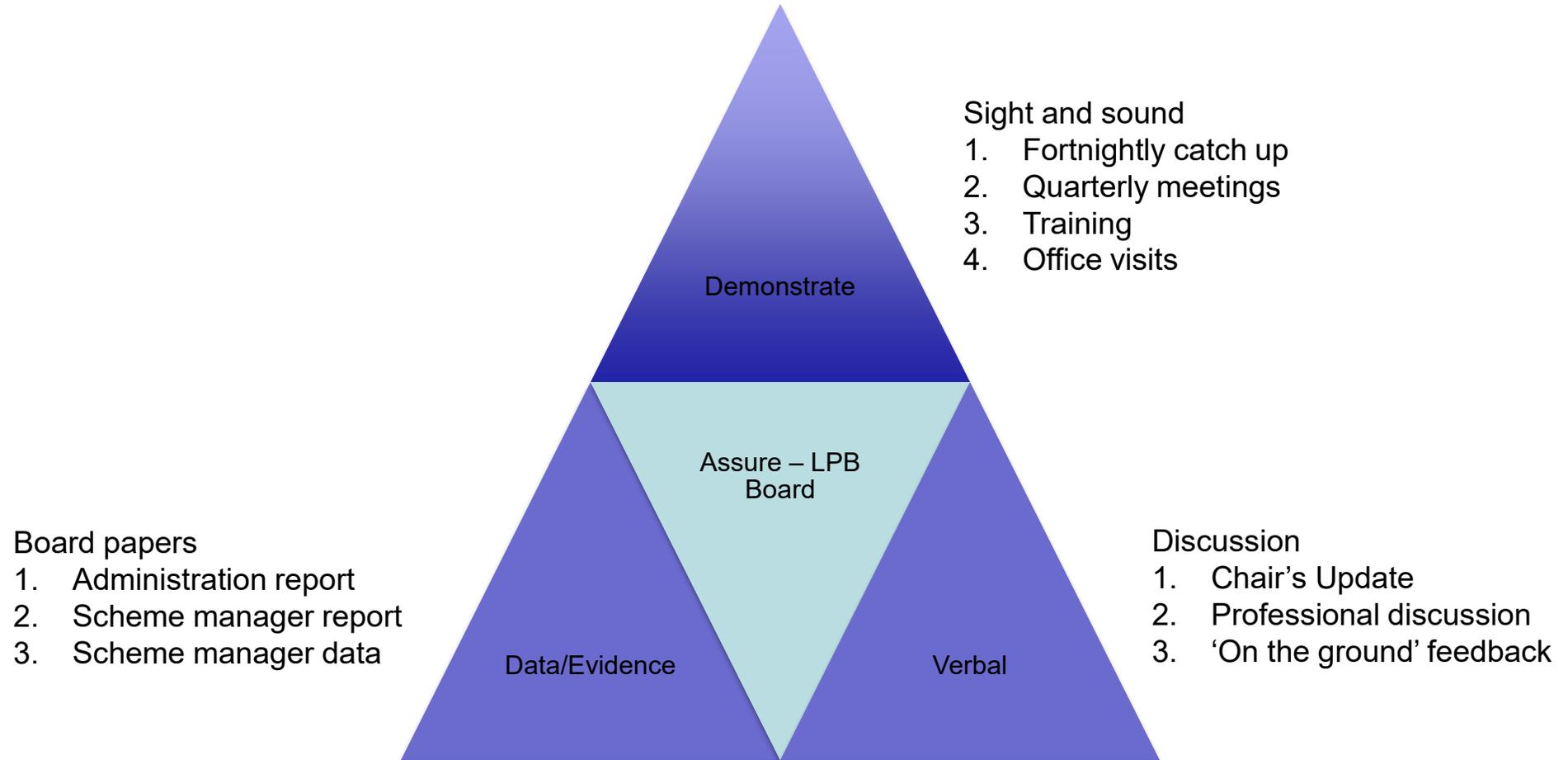
Who is the Scheme Advisory Board?

Do you know?

Scheme Advisory Board

- Introduced by the Public Service Pension Act 2013 and FPS governance regulations [Rule 4E to 4H]
- Two main functions:
  - provide advice as requested by the Secretary of State on the desirability of making changes to the scheme
  - provide advice to the Scheme Managers and Local Pension Boards in relation to the effective and efficient administration and management of the scheme
- Three committees support objectives on cost, administration, and LPB effectiveness

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](#)

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The Pensions Regulator (TPR)

- The [Public Service Pension Act 2013](#) gave TPR regulatory oversight of public service schemes.

- TPR is a public body established to make sure that pension schemes within the UK are run properly and can provide secure benefits for their members upon retirement.

- TPR has powers to "educate, enable, and enforce", and is responsible for promoting robust scheme governance.

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](link) 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.
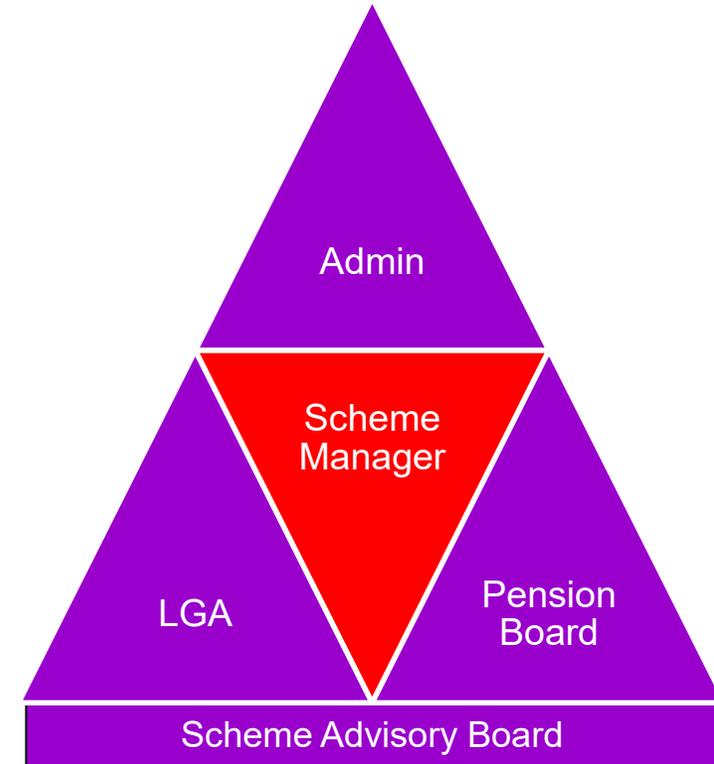
Local Pension Board expectations

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.

Administrator expectations

- Expectations set out in SLA.
- **Good quality, accurate and timely data** is a key expectation.
- Scheme managers to comply with all statutory requirements.
- Scheme manager to make decisions about the scheme e.g. local discretions and advise the administrator.
- Pensions admin strategy will formalise other standards of expectation.
- LGA resources and technical advice also available to administrators.

Scheme Advisory Board expectations

The two expectations of the SAB are set out in legislation:

- Any person/ party who is given advice by the SAB, must have regard to that advice [PSPA 2013 Sect 7(3)].

- Scheme manager will pay the amount required each year under the statutory levy [Rule 4H(3)].

TPR expectations

- Schemes to comply with statutory requirements and guidance.
- Including [Single Code](#): Governance and administration of public service pension schemes.
- Recording and reporting of breaches of the law.
- Completion of the statutory annual scheme return.
- Completion of the voluntary annual governance and administration survey.

Single Code

The Governing Body

- Board Structure and activities
- Knowledge and Understanding
- Risk Management
- Systems of governance
- Managing advisers and service providers

Administration

- Planning and maintaining administration
- Information handling
- IT
- Contributions

Communications and Disclosure

- Information to members
- Public Information

Reporting to TPR

- Notifiable events
- Registerable information and scheme returns
- Whistleblowing reporting breaches of law

What priority do you put on data?

- What processes do you have in place to improve data?

Is data as expected?

Data held securely on software

Reporting available on expected fields

Employer data such as retained firefighter employment records

Data provided on time and accurate to administrators?

Processes to ensure the administrator is aware of entitlement

Drop in Pay

Additional Pension Benefits

Value in measuring data

Do your processes work?

Do you know what should be provided (link back to knowledge?)

What are the effects

How is your score measured and reported

What is your action plan

LGA Data Scoring Guidance **TPR Data Measuring Guidance**
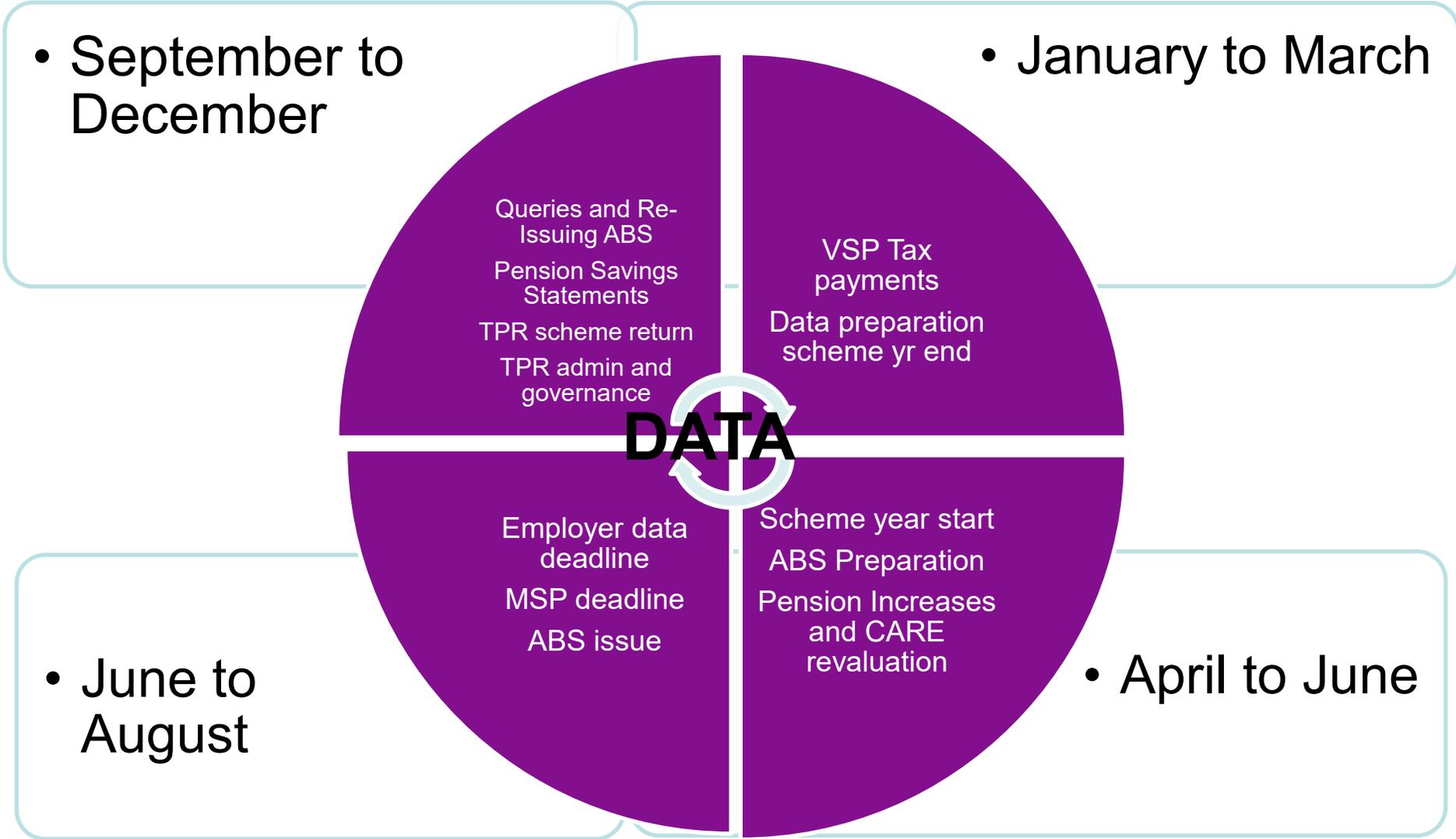
Reporting and recording breaches

		Potential investigation outcomes		
	Cause	**Effect**	**Reaction**	**Wider implications**
Red	Pension board members have failed to take steps to acquire and retain the appropriate degree of knowledge and understanding about the scheme's administration policies	A pension board member does not have knowledge and understanding of the scheme's administration policy about conflicts of interest. The pension board member fails to disclose a potential conflict, which results in the member acting improperly	Pension board members do not accept responsibility for their failure to have the appropriate knowledge and understanding or demonstrate negative/non-compliant entrenched behaviours The scheme manager does not take appropriate action to address the failing in relation to conflicts	It is highly likely that the scheme will be in breach of other legal requirements. The pension board do not have an appropriate level of knowledge and understanding and in turn are in breach of their legal requirement. Therefore, they are not fulfilling their role to assist the scheme manager and the scheme is not being properly governed
Amber	Pension board members have gaps in their knowledge and understanding about some areas of the scheme's administration policies and have not assisted the scheme manager in securing compliance with internal dispute resolution requirements	Some members who have raised issues have not had their complaints treated in accordance with the scheme's internal dispute resolution procedure (IDRP) and the law	The scheme manager has failed to adhere precisely to the detail of the legislation where the breach is unlikely to result in an error or misunderstanding or affect member benefits	It is possible that the scheme will be in breach of other legal requirements. It is possible that the pension board will not be properly fulfilling their role in assisting the scheme manager
Green	Pension board members have isolated gaps in their knowledge and understanding	The scheme manager has failed to adhere precisely to the detail of the legislation where the breach is unlikely to result in an error or misunderstanding or affect member benefits	Pension board members take action to review and improve their knowledge and understanding to enable them to properly exercise their functions and they are making quick progress to address gaps in their knowledge and understanding. They assist the scheme manager to take prompt and effective action to remedy the breach	It is unlikely that the scheme will be in breach of other legal requirements. It is unlikely that the pension board is not fulfilling their role in assisting the scheme manager

http://www.thepensionsregulator.gov.uk/docs/PS-reporting-breaches-examples-traffic-light-framework.pdf

End

Breach Assessment

Breach Assessment Template

Current Hot Topics

Two major projects

Sargeant
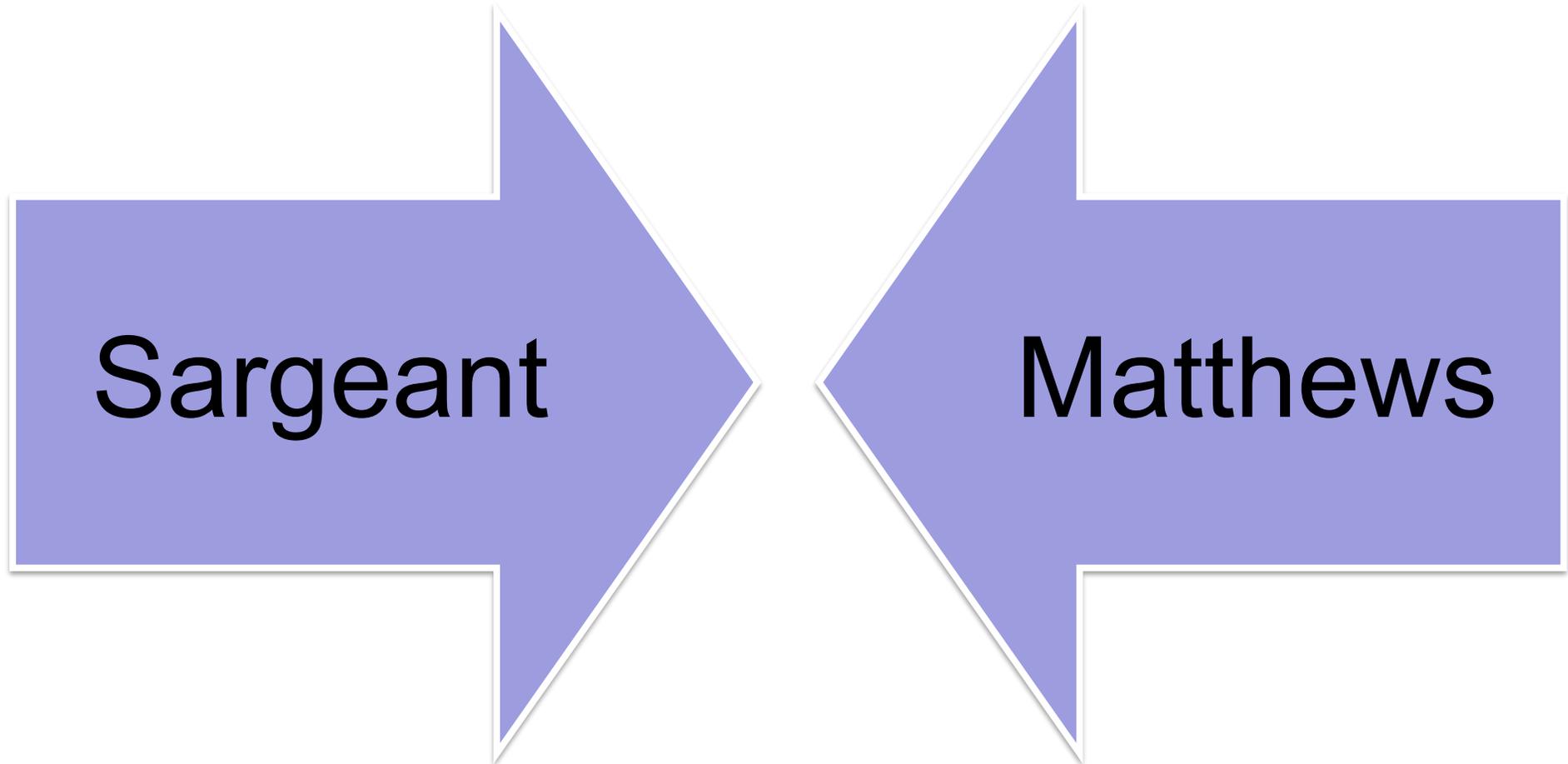
Matthews

What do you know?
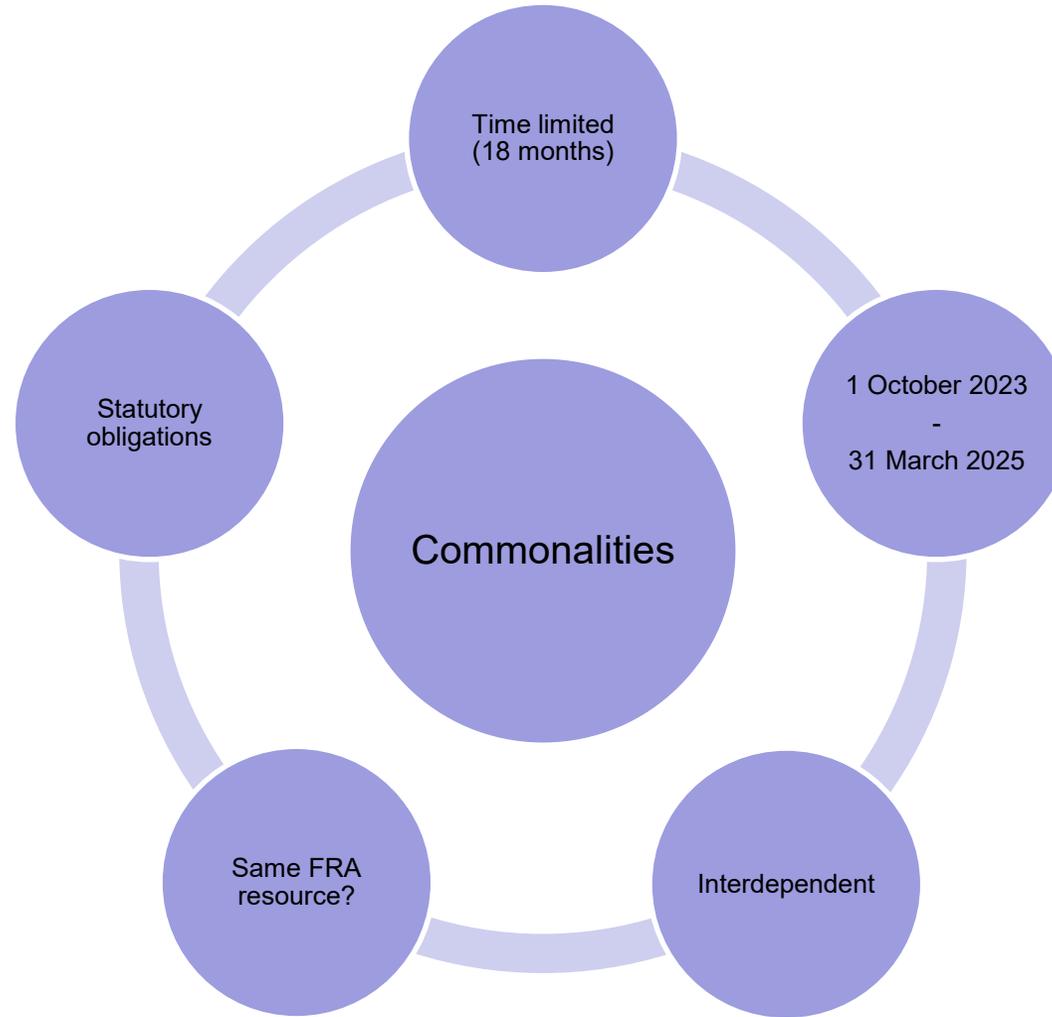
Stakeholders
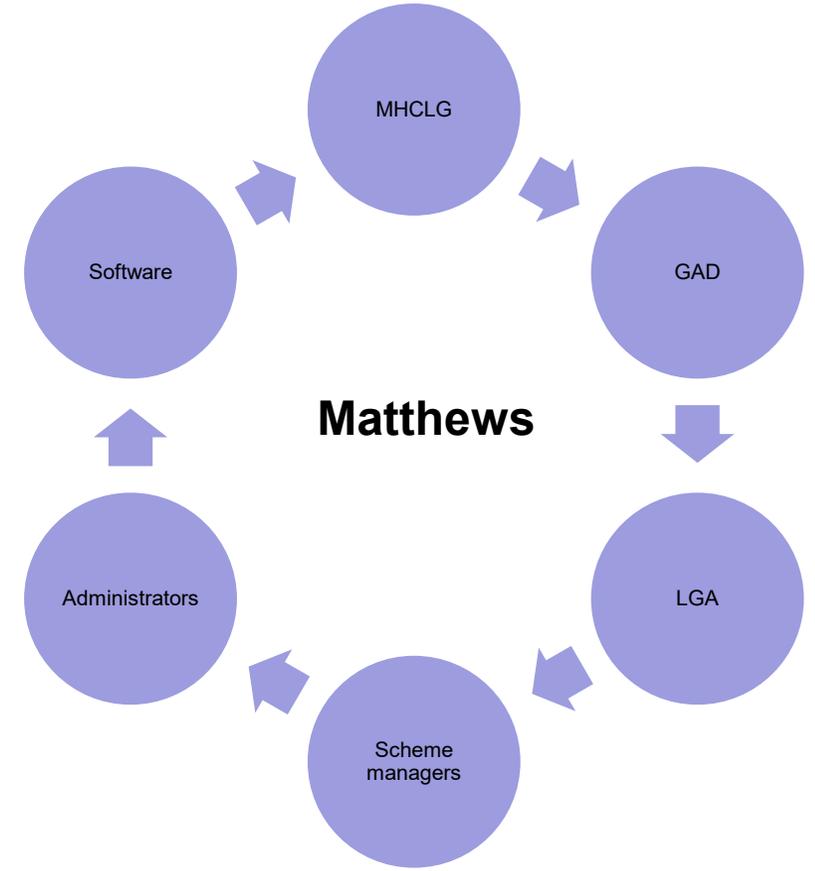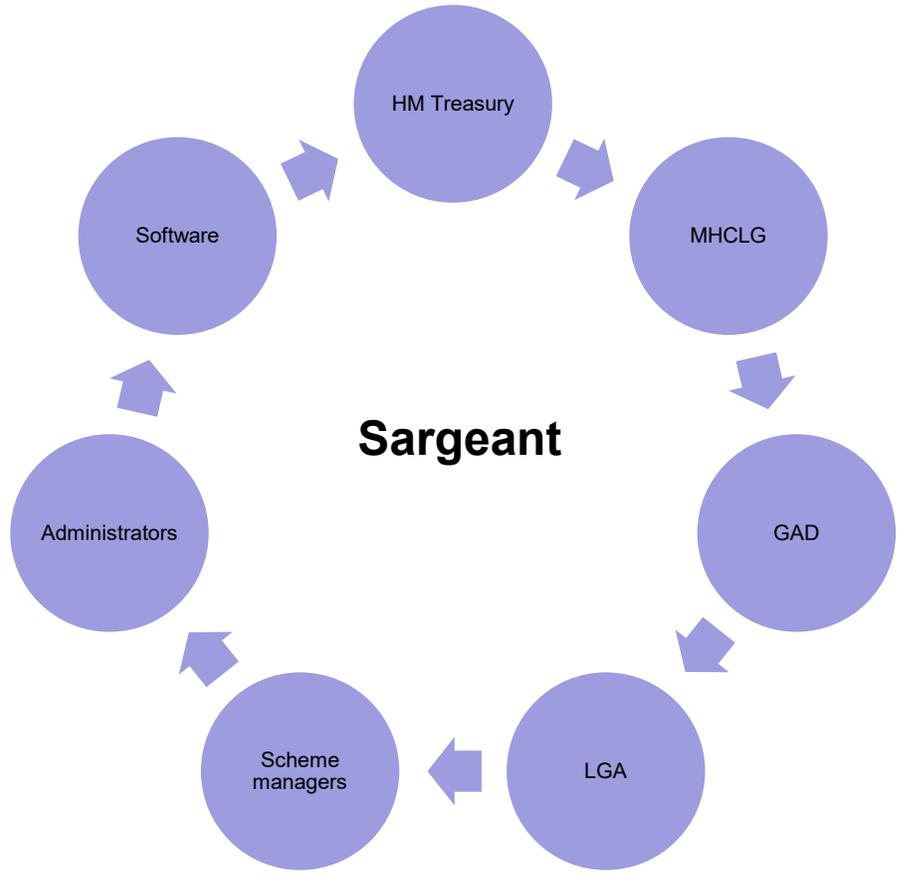
What should LPBs be asking?

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 been 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 been shared centrally?
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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

FPS Websites	FPS Regulations and guidance website
	• Specific section on the age discrimination remedy
	    • Sargeant website index
	FPS Member website
	• Specific section on the age discrimination remedy
	• Member FAQs
	• Member factsheets
		FPS Regulations and guidance website
		• Specific section on the Matthews exercise.
		    • Matthews website index
		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	

The consultation

23 Dec. 2024

Home Office published their consultation on the amendments to the Firefighters' Pension Scheme: retained firefighters on 23 December 2024.

The consultation closes on 17 February 2025.

17 Feb. 2025

Coffee Morning 14 January 2025

Compensation

What's to come…

- Policy / framework development
- Process roll out

What is a contingent decision?

- A contingent decision is a decision taken by a member, relating to their membership of the firefighters' pension scheme, that would have been different had it not been for the discrimination identified by the courts

Categories identified

Opt-out

Additional Service

Opt-out

Which scheme?

- Section 5 of PSPJOA allows for remedy period service to be reinstated but does not provide the power to reinstate any service pre/post remedy period.
- Scheme managers to use 'existing powers', if available, to allow for reinstatement for pre/post remedy period.

Existing powers

- FPS 1992: Once a member opts out, they cannot opt back in. If they want to re-join then they re-join FPS 2006.
- FPS 2015: Scheme manager discretion.

Distinctions in membership

Based on Home Office's update of 23 January 2025

The closing date for all of the legacy police and fire pension schemes is 31st March 2015 (see section 18(4)(b) of the Public Service Pensions Act 2013). This is also the closing date for the purposes of the PSPJOA – see section 1(8)(a).

Opted out on or before 31 March 2015 and did not rejoin during the remedy period

currently cannot return to the older 1992 legacy schemes and their relevant legacy scheme is 2006 scheme

Opted out after the closing date (31 March 2015) but rejoined before the remedy period's end (31 March 2022)

currently cannot return to the older 1992 legacy schemes and their relevant legacy scheme is 2006 scheme.

Opted out after the closing date (31 March 2015) and did not rejoin during the remedy period

currently their relevant legacy scheme is the older 1992 legacy schemes.

MHCLG are still in ongoing discussions to establish the final position, working groups will take place over the summer recess period, the outcome of which will then be discussed with the Fire Minister

Contingent decision process

```
Scheme manager        Scheme manager        Member submits        *Scheme
to alert all     →    to identify known →   claim to Scheme  →    Manager either
members to CD         CD cases i.e. opt     Manager inc.          accepts or rejects
claim process         outs                  evidence              the CD
                                                                      ↓
Final RSS issued ←    Record updated   ←    *Member makes    ←    If accepted,
                                            CD election           member provided
                                                                  with CD-RSS by
                                                                  administrator
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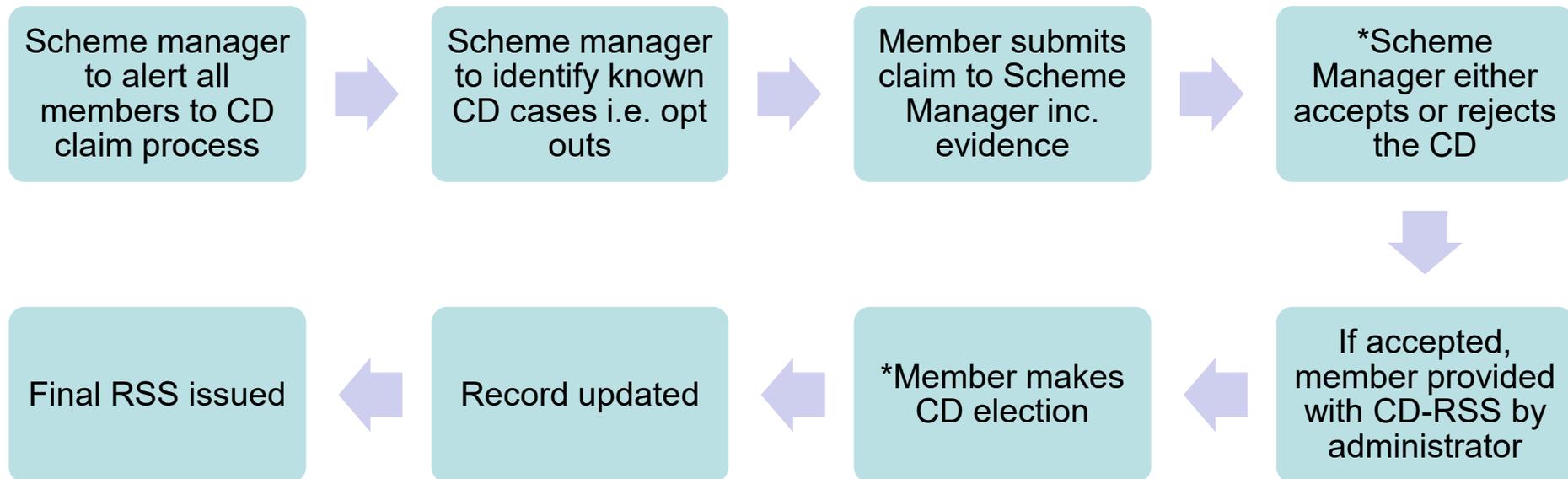
*It is recommended that these outcomes are reported to the LPB

![Local Government Association logo]

Pensions Dashboards

![Pensions Dashboards Programme logo]

What do you know about Dashboards?

Are you dashboard ready?

![The Pensions Regulator logo — Making workplace pensions work]

Are you dashboard ready?

A PLATFORM TO ALLOW SAVERS TO VIEW ALL THEIR PENSION POTS THROUGH A SINGLE PORTAL.

PENSIONS DASHBOARD PROGRAMME (PDP) WEBSITE

THE PENSIONS REGULATOR (TPR) TOOLS

Wider industry connection – deadline and guidance
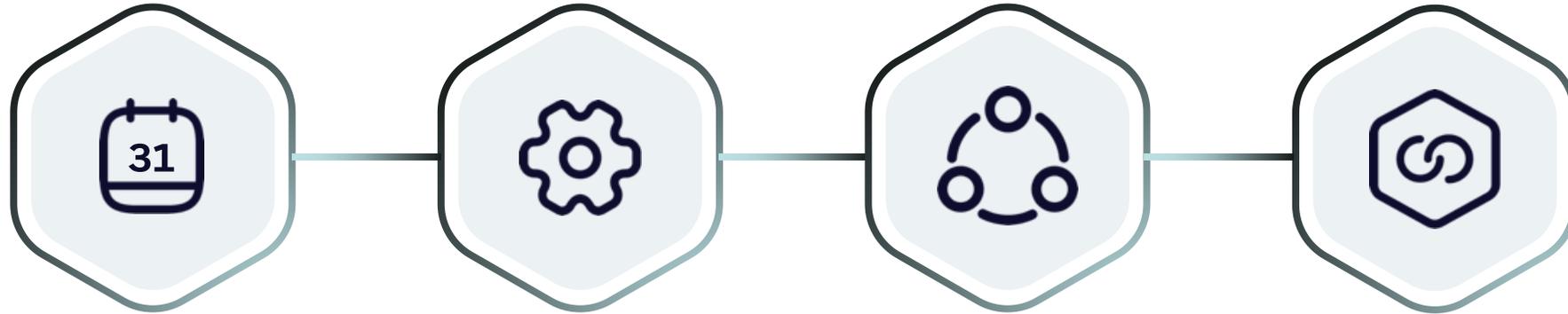
Legislative connection deadline for providers and schemes in scope: **31 October 2026**

Public Sector: **31 October 2025**

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

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

1

Understand

- Data you will receive from the digital architecture
- Data you will need to return to members and by when

2

Assess

- Current quality
- Digital accessibility

3

Consider

- Data items for matching criteria
- How to present and calculate the value

4

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
- TPR blog: Act now on pensions dashboards so we don't have to
- PDP useful resources: Connection hub, Queries, Events and webinars
- PASA guidance (connection, matching, value): Guidance
- LGA guidance
  – Pension Dashboard checklist
  – Resource Pack for scheme managers

LPB Resources

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

Any questions

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!

Bluelight.pensions@local.gov.uk

www.fpsboard.org&www.fpsregs.org