



Firefighters' Pensions England

Scheme Advisory Board
LPB EFFECTIVENESS COMMITTEE

ACTIONS AND AGREEMENTS

Wednesday 04 March 2026

MS Teams

PRESENT

Tony Curry (TC)	Chair
Joanne Livingstone (JL)	SAB Chair
Alan Tranter (AT)	FRA/LPB Representative (West Midlands LPB)
James Clarkson (JC)	Practitioner Representative (West Yorkshire FRS)
Emma Scott (ES)	Human Resources Representative (Royal Berkshire)
Tara Atkins (TA)	LGA – Board secretariat
Claire Johnson (CJ)	LGA – Board secretariat (joined at agenda item 5)
Suzanne Williams (SW)	LGA – Board secretariat (minutes)

APOLOGIES

Cllr Roger Phillips (RP)	Employer Representative
Jill Swift (JS)	LGA – Board secretariat

1. Introductions and apologies

- 1.1. Apologies were received from Cllr Roger Phillips.

2. Chair's welcome

- 2.1. Tony Curry (TC) opened the meeting and welcomed those present. He moved to the first item of the [agenda](#).

3. Review of Terms of Reference

- 3.1. Tara Atkins (TA) introduced the item, explaining that the team is reviewing the terms of reference (ToR) for all groups they support, including SAB subcommittees, to ensure they remain up to date and fit for purpose.
- 3.2. TA referred to the [draft updated ToR](#) for review. She advised that only minor amendments had been made, largely clarifying existing content, including clearer provisions on quorum.
- 3.3. TA highlighted the proposal to formalise the frequency and scheduling of meetings, so dates could be set in advance and diarised, in line with SAB

practice. This was intended to reduce ad hoc arrangements and support member attendance, noting that a recent meeting had to be rearranged due to the committee being inquorate. TA asked that members prioritise and commit to committee meetings wherever possible.

ACTION: LGA to set dates for future LPB Effectiveness Committee meetings and circulate.

3.4. TA also noted an existing finance vacancy on the committee and that approaches had been made via the bulletin and the Fire Finance Network. Chair to fill this. She invited the committee to recommend suitable candidates from their own FRA for consideration.

3.5. TA raised Alan Tranter's (AT) recent step-down from his Local Pension Board role and the potential implications for his continued membership of the committee.

3.6. TA invited feedback on the draft ToR. TC suggested that this should specify a minimum number of meetings rather than a fixed number, proposing wording such as "at least three meetings per year", to retain flexibility. This approach was supported by members, including AT and James Clarkson (JC), and agreed.

ACTION: TA to update ToR to include wording regarding the frequency of meetings such as *'the committee will meet at least three times per year'*.

3.7. TA asked whether existing members were content to remain on the committee. AT explained that he had stepped down from the West Midlands LPB. AT advised that Paul Bennett (PB), an experienced LPB member recently re-elected for a further three-year term, would be willing to join the committee if required, though AT was also content to remain if appropriate.

3.8. TC and Joanne Livingstone (JL) agreed that the issue should be discussed outside the meeting to avoid any potential conflicts. TA confirmed an action would be taken to discuss this offline and report back.

ACTION: TA to facilitate discussion with TC and JL regarding AT's continued membership of the committee and the possibility of PB replacing him and report back to the committee.

3.9. Subject to the agreed amendment on meeting frequency, the updated ToR were approved.

4. Operation of Local Pension Boards (LPBs)

4.1. TA introduced the updated [Local Pension Board guidance](#), produced following discussions about recruitment challenges. She explained that the guidance refreshes existing material and includes template role descriptions, adverts and [terms of reference](#), while recognising the flexibility FRAs have in recruitment approaches.

- 4.2. TA outlined that the document covers LPB purpose and legislative framework, appointment processes, good practice, conflicts of interest, knowledge and understanding, transparency, succession planning and supporting templates. She invited feedback from the committee.
- 4.3. AT welcomed the guidance as comprehensive but noted that LPBs are often viewed by scheme managers as a burden. He suggested more could be done to articulate the practical value of LPBs, particularly around governance, risk management and organisational benefit.
- 4.4. TA acknowledged the point and advised that this may be best addressed through wider engagement with scheme managers, including scheme manager training. AT agreed with this approach and asked that the LGA report back to the committee on take up of the scheme manager training.

ACTION: LGA to communicate practical value of LPB's, particularly around governance, risk management and organisational benefit through wider engagement with scheme managers, including scheme manager training.

ACTION: LGA to report back to the committee regarding take-up of scheme manager training.

- 4.5. TC strongly welcomed the guidance, describing it as clear, practical and useful for FRAs.
- 4.6. Claire Johnson (CJ) asked whether the perception of LPBs as burdensome had changed. AT responded that, in his view, many scheme managers still see them as a necessary obligation rather than a support. TA noted that Local Government Pension Scheme (LGPS) boards tend to be viewed more positively, partly due to their wider remit.
- 4.7. JL suggested strengthening Equity, Diversity and Inclusion (EDI) references within the guidance and noted that concerns about personal liability can deter potential board members. She suggested that reassurance regarding the legal position could be included. She also suggested that recruitment adverts could better promote the benefits of LPB membership.

ACTION: LGA to strengthen the EDI references and look at whether there are any areas we could include in the advert to provide reassurance.

5. LPB Chairs Forum Update

- 5.1. TC closed the previous item and invited the committee to move on to item 5 of the agenda.
- 5.2. TA explained that a report had previously been provided to the Scheme Advisory Board (SAB) summarising discussions from the Local Pension Board (LPB) Chairs' Forum, to support two-way communication between LPBs and the SAB. She advised that, going forward, this committee would

be used as the forum to consider issues raised at the Chairs' Forum, with a summary and notable items being reported to the SAB.

5.3. TA provided an overview of the [LPB Chairs Forum update paper](#). She highlighted that it included updates on the number and frequency of Chairs' Forum meetings, key themes discussed, and immediate actions, including recruitment challenges and deemed elections. TA noted that Appendix A of the paper was the report previously submitted to the SAB in December, prior to the revised approach to committee reporting.

5.4. TA invited CJ to contribute on the deemed elections item. CJ provided an update on deemed elections, following an issue raised at the LPB Chairs' Forum. CJ explained that when an Immediate Choice Remediable Service Statement (ICR-RSS) is issued, members have 12 months to elect between legacy and reformed benefits. Where no election is made within this period, Regulation 10 of the Remediable Service Regulations requires the scheme manager to make the decision on behalf of the member.

5.5. CJ highlighted that scheme manager decisions are based on actuarial guidance from the Government Actuaries Department (GAD), selecting the option with the highest value, but do not take account of individual personal circumstances. Once made, these decisions are irrevocable, creating potential risks. CJ noted that the LGA has encouraged members to make timely elections via recent bulletins, to avoid deemed decisions, which are resource-intensive for administrators.

5.6. CJ confirmed that GAD is preparing guidance for consideration by the Scheme Advisory Board (SAB), after which it will be shared with the wider sector.

ACTION: LGA to share feedback from the SAB on the deemed election guidance with the LPB Effectiveness Committee.

5.7. JL queried whether there was flexibility within the regulations to allow decisions to be made beyond the 12-month election period and whether any legal opinion had been sought. She noted that the deemed election mechanism was included to address cases where no decision is made but acknowledged that it may not be working effectively in practice. JL suggested that the interpretation of the regulations, including any scope for discretion, would be appropriate for further consideration by the SAB.

ACTION: Further consider the operation and interpretation of deemed elections, including any regulatory flexibility beyond the 12-month period, at the SAB.

5.8. Moving to LPB recruitment, CJ highlighted concerns raised at the LPB Chairs' Forum regarding difficulties recruiting member representatives, including Fire Brigades Union (FBU) representatives, which she had not expected given the current focus on firefighter pensions.

5.9. TC said this was surprising, noting that historically FBU officials or members with an interest in pensions usually stepped forward. He suggested the issue may reflect demographic change, with more experienced members retiring and newer members, who are predominantly in the 2015 scheme, showing less interest in pensions matters. TC confirmed he would raise the issue via the FBU Executive Council to seek further insight.

ACTION: TC to raise recruitment challenges affecting LPBs with the Fire Brigades Union (FBU) Executive to gather further insight.

5.10. AT supported TC's comments, explaining that West Midlands had experienced similar challenges. AT noted that younger members frequently expressed the view that pensions issues did not affect them directly. He added that the workforce profile has changed significantly over time, with fewer experienced members remaining who previously had strong interest due to scheme changes and reform. AT stated that engagement across staff associations, including the FBU, had become more difficult as a result.

5.11. JL suggested that a targeted recruitment or awareness event could help address the issue, potentially hosted through the FBU, to explain the role and value of Local Pension Boards and highlight the benefits of involvement, including increased understanding of pensions.

5.12. TC agreed this could be explored, noting that it was a notable change from past experience, where pensions roles were typically taken on by brigade officials. TC also gave an example where a recently retired individual had been asked to remain on a pension board to retain specialist knowledge at the request of a scheme manager.

ACTION: Committee to explore the feasibility of a targeted recruitment or awareness event, potentially hosted through the Fire Brigades Union (FBU), to promote the role and value of Local Pension Boards and encourage member engagement, including improving understanding of pensions.

5.13. AT added further context, explaining that West Midlands operates three member positions on the LPB, including retired representatives. He noted that despite repeated offers to the FBU, recruitment had been difficult, with some individuals expressing little interest in pension matters, citing uncertainty around their own future participation in the scheme.

5.14. TC reiterated that changes in recruitment patterns over the last decade, including prolonged periods of limited workforce recruitment followed by newer cohorts joining under the 2015 scheme, had contributed to lower engagement. TC suggested that younger members often prioritise immediate career and financial pressures over long-term pension considerations.

- 5.15. CJ advised that she had recently been in discussion with MHCLG, who are aware of structural issues within the scheme and are considering future regulatory changes. CJ emphasised that this presented an opportunity for Local Pension Boards to play a more proactive role, feeding practical issues back into policy development. She highlighted partial retirement as one example where current regulations do not operate as intended and could be improved to better support firefighters.
- 5.16. AT noted ongoing challenges with scheme engagement more broadly, including high opt-out rates among younger members despite auto-enrolment. He explained that cost-of-living pressures and contribution levels were commonly cited reasons for members leaving the scheme, reinforcing the disengagement issue.
- 5.17. JC shared his experience of difficulties recruiting a member representative, attributing this partly to limited engagement and perceived lack of influence within LPB meetings. He noted that some potential representatives questioned the purpose of involvement, given the statutory nature of the scheme and perceived lack of impact.
- 5.18. JL queried whether options such as a lower-cost or “halfway house” pension scheme might support engagement among younger members. CJ responded that no options appeared to be ruled out at present and suggested learning from the LGPS 50/50 scheme, although early indications were that this had been used primarily for tax management by higher earners rather than to attract lower-paid members. CJ suggested this may be a suitable topic for further discussion at the Scheme Advisory Board.

ACTION: LGA and JL to take forward discussion regarding alternative pension scheme options to support engagement among younger members to SAB.

- 5.19. The discussion was noted, with broad agreement that member engagement and recruitment remain significant challenges, particularly among younger cohorts, and that LPBs may have an increasing role to play in influencing future scheme development.

6. Training Review

- 6.1. CJ provided an update on recent and upcoming training. She confirmed that the January training session was fully booked, with four attendees booked onto the refresher training scheduled for later in the month.
- 6.2. CJ advised that the new-format training from May has been revised in response to feedback that sessions were too long and will now be delivered over two separate sessions. There are currently 17 attendees booked for Day 1 and 15 for Day 2, indicating continued strong demand.

6.3. CJ noted that work is ongoing to improve how feedback is captured and used, with TA and SW reviewing what information is most useful to collect. Overall, training activity was reported as progressing well.

7. AOB

7.1. There were no AOB items raised.

TC closed the meeting at 11.04.

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LPB EFFECTIVENESS COMMITTEE: ACTION SUMMARY

Date	Action	Comments	Priority	Owner
04/03/2026	LGA to set dates for future LPB Effectiveness Committee meetings and circulate.		High	SW, TA
04/03/2026	TA to update ToR to include wording regarding the frequency of meetings such as 'the committee will meet at least three times per year'.		High	TA
04/03/2026	TA to facilitate discussion with TC and JL regarding AT's continued membership of the committee and the possibility of PB replacing him and report back to the committee.		High	TA
04/03/2026	LGA to communicate practical value of LPB's, particularly around governance, risk management and organisational benefit through wider engagement with scheme managers, including scheme manager training.		Medium	LGA
04/03/2026	LGA to report back to the committee regarding take-up of scheme manager training.		Medium	TA
04/03/2026	LGA to strengthen EDI references in the LPB guidance		Medium	TA
04/03/2026	LGA to share feedback from the SAB on the deemed election guidance with the LPB Effectiveness Committee.		High	CJ
04/03/2026	Further consider the operation and interpretation of deemed elections, including any regulatory flexibility beyond the 12 month period, at the SAB.		High	CJ
04/03/2026	TC to raise recruitment challenges affecting LPBs with the Fire Brigades Union (FBU) Executive to gather further insight.		High	TC
04/03/2026	Committee to explore the feasibility of a targeted recruitment or awareness event, potentially hosted through the Fire Brigades Union (FBU), to promote the role and value of		Medium	LGA

	Local Pension Boards and encourage member engagement, including improving understanding of pensions.			
04/03/2026	LGA and JL to take forward discussion regarding alternative pension scheme options to support engagement among younger members to SAB.		Medium	TA, CJ

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