



Actions and agreements

18 June 2025

Location: Virtual meeting through Microsoft Teams

PRESENT

Chair

Joanne Livingstone SAB Chair

Scheme Member Representatives

Philip Hayes	Fire and Rescue Services Association (FRSA)
Mark Rowe	Fire Brigades Union (FBU)
Tony Curry	Fire Brigades Union (FBU)
Glyn Morgan	Fire Officers Association (FOA)
Des Prichard	Fire Leaders Association (FLA)

Scheme Employer Representatives

Cllr Roger Price	Local Government Association
Cllr Leslie Byrom	Local Government Association
Janet Perry	Essex County Council (substitute for Cllr Hirst)

Advisors to the Board

Helen Scargill	Technical Advisor
Craig Moran	First Actuarial – Actuarial Advisor
Jane Marshall	DAC Beachcroft - Legal Advisor

Secretariat

Tara Atkins	Firefighter Pension Advisor
Jill Swift	Firefighter Pension Advisor (minutes)

Home Office

Helen Fisher

Government Actuaries Department

Michael Scanlon

Brian Allan

Devolved Governments

Karen Gilchrist

SPPA

1. Welcome, Apologies and Conflict of Interest

1.1 The Chair, Joanne Livingstone (JL) welcomed everyone to the meeting and welcomed Jill Swift to the LGA team.

1.2 JL confirmed that Cllr Phillips had sent apologies.

1.3 JL confirmed that, due to local elections, there will be some changes to employer representatives on the Board and this would be discussed later in the meeting. JL reminded board members to confirm attendance to the secretariat in advance of the meeting.

1.4 Mark Rowe (MR) advised he had received apologies from Andrew Fox-Hewitt and Adam Taylor.

1.5 JL asked the Members to declare if any new conflicts have arisen. No conflicts of interest were declared.

1.6 JL wished to express the Board's sympathies and pay respects to the two firefighters, Jennie Logan and Martyn Sadler, who were tragically killed in the incident in Bicester on 15 May. JL advised that the LGA pensions team have been supporting Oxfordshire Fire and Rescue and their administrators with pensions calculations and liaising with the MHCLG/Home Office Pensions Team.

1.7 Minutes of the previous meeting on 19 March 2025 were discussed. JL commented that due to the fact the minutes had been written in a transcript format they would not be published until they have been summarised.

1.8 Des Prichard (DP) requested that minutes are kept briefer going forwards.

MR added that he found the transcript format useful and asked whether consideration had been given to providing Board Members with a full transcript along with summarised notes to be published.

1.9 Tara Atkins (TA) confirmed that when Teams meetings are recorded a transcript is automatically produced and that the team are aware the minutes should be a summary of the meeting. The minute taker at the March meeting was temporarily assisting the team and was not aware of this.

2. Actions arising (19 March 2025) and Chair's update.

2.1 JL noted that a comprehensive survey about the future direction of support for Scheme Managers had been circulated to fire authorities and now that it has been shared with the SAB this will be discussed in more detail later in the agenda.

2.2 The Chair went through the action points from the previous meeting. Key points of all the actions discussed were:

2.3 ACTION 5.43 – MR to provide known reasons for RSS delays for ill-health and death cases. MR advised this action is ongoing.

2.4 ACTION 5.44 – TA to publish reminder of RSS readiness guidance. This action has been completed. A reminder was published in the [March 2025 FPS Bulletin](#).

2.5 ACTION 5.58 – SAB to write to scheme managers/administrators regarding expectations about RSS statements. JL advised this has not yet been done and asked the Board to consider again, as RSS data is discussed, whether the Board would like to follow up on this. JL confirmed she has written to Surrey regarding outstanding data and had received a reassuring response.

2.6 ACTION 6.40 – MR/AFH to provide list of FPS regulations and guidance website information access requirements. MR advised this has not been completed but will be completed as soon as possible.

2.7 ACTION 8.30 - Tara to liaise with Pensions Dashboard and provide updated version of RSS. This has been completed.

2.8 ACTION 9.47 – SAB to write to Scheme Managers to say they could operate on draft tax legislation. This has now been finalised so this action was not carried out.

3. Home Office update

3.1 Helen Fisher (HF) reminded the Board that ministerial responsibilities transferred from Home Office to MHCLG on 1 April 2025 and herself and Anthony Mooney will transfer on 1st July 2025. They will be sitting within the LGPS team headed up by Teresa Clay, who will also have oversight of fire pensions.

3.2 HF advised that planning had been undertaken to ensure a smooth transition but acknowledged that there may be some unavoidable delays as a result of the transition.

3.3 HF provided an update on the Matthews technical consultation. She confirmed that analysis of responses regarding the proposal to extend the deadline had been prioritised and they are continuing to review the remaining consultation responses.

3.4 HF advised that although there is already a draft statutory instrument, it will not be possible to finalise this until legal resource has been recruited to the MHCLG team. The intention is to publish the consultation response within 4-6 weeks to ensure the sector knows the final policy position, ahead of legislation being laid.

3.5 HF assured the Board that there should be no surprises in the consultation response. The proposals are likely to be agreed.

3.6 HF advised that the team are still analysing responses to the member contribution review consultation. This is reliant on the appointment of legal resource to the MHCLG team. HF wanted to assure the sector that any delays responding to the consultation would not affect the lead in time of 3

months which they have committed to and would not require backdating of contributions for members. They are expecting to implement changes by the end of the year.

3.7 HF confirmed that the team's other priorities with regards to Matthews, are continuing to work on developing a compensation framework to capture any issues not already covered by the remedy and are in the process of discussing funding arrangements with HM Treasury.

3.8 HF advised that the team are also continuing to support Ministers with the ongoing aggregation legal cases and working with GAD and legal colleagues to identify a fair and practical solution.

3.9 HF advised that the team are also working on McCloud remedy issues including contingent decision opt outs. This issue is very complex therefore it is important to understand and explore all possible solutions before coming to a final position. They may also engage with sector experts to explore potential solutions and will be looking for volunteers for this.

3.10 HF advised that, following HMRC's tax regulation amendments, a scheme amendment will also be needed. This will be included in a future amendment to ensure the scheme regulations work well and do not undermine any existing tax regulations.

3.11 Craig Moran (CM) asked for clarification on the contribution review timescales for implementation. HF confirmed that the aim is to have the legislation in place by the end of the calendar year and assured that three months implementation time would be provided.

3.12 MR asked if there was any clarification about whether 1992 scheme members who had opted out could go back into the 1992 scheme or whether they would go back into the 2006 scheme. HF clarified the current legislative framework would not allow members to re-join the 1992 scheme in all cases and confirmed that this is what is currently under review.

- 3.13 JL asked if members are worried about contribution changes. MR said he has not had much feedback from members on this and that he thinks members expected the contributions to go up at some point, this position may change once more information is provided to them and he will keep the board informed.
- 3.14 Philip Hayes (PH) confirmed he has also not received any feedback on this and he did not think members were aware of it.
- 3.15 Glyn Morgan (GM) confirmed he had also had no contact about the contributions review.
- 3.16 HF advised that Home Office have also not received much feedback about the contributions review. Most correspondence has been about the Matthews consultation and RSS delivery.

4. GAD update

Valuation

- 4.1 Brian Allan (BA) presented GAD's slides and explained the position on the valuation and the engagement GAD will have with the Board over the next 12 months.
- 4.2 BA advised that more information will be brought to the Board in September about these assumptions and there will be a more detailed session with the Board, similar to the approach taken for previous valuations, to allow employer and employee representatives to provide their perspective and insights.
- 4.3 BA outlined expectations for how this will work to allow both GAD and the Board to prepare appropriately for September to get the most out of those discussions. He went on to outline the key assumptions and which areas the Board may want to focus on in September.
- 4.4 CM asked if the future workforce size is a factor specific to fire or whether this is similar with other public service pension schemes. BA advised that the fire scheme workforce has been relatively stable, which is not the case in

other sectors, for example, the uplift in police officer numbers. However, it is a consideration for all valuations. GAD are looking for evidence outside of the administration data they collect.

4.5 MR asked whether GAD was aware of the FBU campaign on pay progression within the fire service which may lead to salary rates increasing differently. He asked if there was any discussion between departments about this and what effect this might have on valuations.

4.6 BA advised that GAD are aware about some further developments such as legal judgments, and GAD do monitor through the valuation. He advised that GAD would need more information about changes to pay progression to enable them to monitor this.

4.7 Michael Scanlon (MS) advised that it might be possible to pick this up through the promotional pay assumption for the fire scheme and that it would be good to discuss this in September. MS advised that pay bandings will usually affect the final salary area of the scheme but not the CARE scheme as this is increased in line with average weekly earnings, meaning it would impact employer rates but not the cost control mechanism.

4.8 JL asked to what extent scheme specific instructions are fed into the workforce assumptions as she was aware that the spreading methodology used is largely controlled by HMT.

4.9 BA advised that it is about the quanta used in the process, rather than the process itself. MS outlined that the spreading methodology is in Treasury Directions, but assumptions are needed to feed into this. This will be an MHCLG determined assumption, having taken advice from the actuary and discussed with the Board.

4.10 DP thanked BA for the update. He asked how sophisticated modelling is at predicting leavers and retirements as the age members will retire, and the amount they might commute, will not be as easy to predict going forward now that members have a mixture of final salary and CARE pension benefits. BA agreed that there were limits to the evidence that they have on

how this will impact members' retirement decisions, but he does not expect there to be a step-change in levels of evidence in time for this valuation. MS advised this is being considered and allowed for but, as there is not a lot of data at the moment, these are best estimates.

4.11 CM noted that the assumptions used for other public service pension schemes may not be suitable for the fire scheme and would need tweaking, and this would be discussed as part of the assurance process.

4.12 JL advised that First Actuarial and the cost effectiveness sub-committee will be meeting with GAD. The meeting is open to any Board members.

4.13 MS asked that if members of the Board have views on any other assumptions that they should focus on please raise them in the next month to allow GAD to prepare for the meeting.

Sargeant/McCloud

4.14 MS presented the GAD update on activities relating to the Sargeant remedy, including details of progress on immediate choice offsetting and divorce guidance.

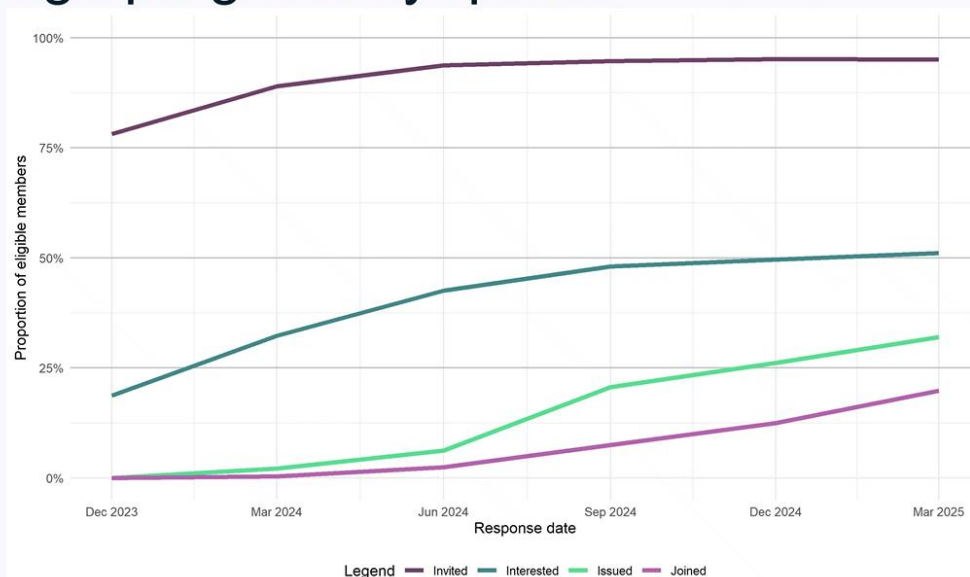
4.15 JL asked whether, due to the work involved in implementing the guidance, GAD had any indication of the time it would take for the guidance to bed in. MS advised administrators are better placed to comment on this. JL asked if there was a lot of engagement from administrators and MS confirmed there had been a large attendance on the call on 21st May. GAD have started to produce examples as per their feedback.

Matthews Update

4.16 BA presented the GAD update on the Matthews remedy.

4.17 BA presented the quarterly update based on data provided by FRAs, however, not all FRAs have returned data therefore this is a large sample but not a total sample.

Average progress by quarter



4.18 MR asked if it would be helpful to have a line showing who had been invited but said they were not interested. BA said GAD defined the information that would be collected at the beginning of the exercise with the intention of keeping it as simple as possible for FRAs to provide the data. Information about members who have responded to say they are not interested is not currently included.

4.19 CM asked whether experience so far aligns with the 2020 valuation assumptions. He also asked if there were any surprises in the data with regards to take-up, for example, more people joining in certain categories.

4.20 BA advised the assumption used was that there would be a 60% uptake for the exercise weighted between different groups. Current statistics are below this level, but implementation is not yet complete. The top 3 FRAs had 80% expressions of interest returned where the bottom 3 FRAs are only 11%. This is not different from previous quarters but the disparity between regions is surprising.

4.21 Helen Scargill (HS) advised that she is aware that some FRAs are contacting members who say they are not interested, to ensure they have understood the communications they have received and that it is not a scam. This is to ensure there are no future challenges. Some FRAs are going

further and providing members with basic figures so they understand what they are saying no to. This may mean any figures provided about the number of members saying 'no' may be false as some FRAs are taking more action.

4.22 JL asked whether this correlates with the increase in uptake and expressed concern about the disparity between those FRAs at the top and bottom of the list. HS advised most FRAs she speaks to about this are those who are already quite engaged but she is not sure what all FRAs are doing. She has been advising FRAs who ask to take further action with 'no' responses.

4.23 BA went on to provide an overview of the number of statements provided as a proportion of expressions of interest received and the implementation support GAD will provide to assist FRAs. He advised that version 3.0 of the calculator should be available within 2-3 months of the amending legislation being in place and that FRAs are encouraged to continue to send in more examples of manual cases.

4.24 HF voiced a concern about inconsistency across the sector when handling expressions of interest which indicate the member is not interested and asked if best practice or template responses could be shared across the sector to ensure all members get the opportunity for the Matthews remedy. HF also advised that as MHCLG will be able to provide a firm policy position prior to the legislation, work can commence on the calculator earlier.

4.25 ACTION – LGA to share best practice with FRAs

4.26 BA advised that the calculator would be released as soon as possible and thanked the three super-user FRAs with their support testing the tool.

5. LGA update

5.1 TA provided a summary of the update report and highlighted the key areas that the Board should consider. This included updates on the Sargeant and Matthews projects and the Need for Change exercise. She also provided an additional update on the team position.

5.2 TA advised that the 'Need for Change' data collection questionnaire has been sent to FRAs. This is an informal consultation at this stage, it is not a decision paper. Further engagement sessions have been held and this point has been clarified to Chief Fire Officers and Scheme Managers.

5.3 The Board discussed the 'Need for Change' consultation in more detail. HF advised that MHCLG would like to be involved in these discussions to ensure they know what the sector wants and needs from government. The Board discussed the pros and cons of having a single administrator, the timescales involved in implementing a single scheme manager and the role of the Board in any decision-making processes.

5.4 TA advised the deadline for survey responses is 20th June 2025 and that once a direction of travel is understood it would be brought back to the relevant committees and the Board for further engagement and comment.

6. SAB governance update

Governance paper

6.1 JL advised the Board that Cllr Henderson is no longer in office following recent local elections. Cllr Chard has decided not to stand and is therefore no longer a member of the Board. JL noted her thanks for all of their work.

6.2 JL raised the issue of holding Board meetings in person as it is felt that it works better. A discussion will be tabled for the next meeting in September and it will be put to a vote.

6.3 JL noted the Business Plan review. She also advised that the Terms of Reference paper was being brought back to the Board to consider Deputy Chair arrangements and asked MR for an update on whether the FBU have considered a deputy chair.

6.4 MR advised he has had the discussion and will confirm at next meeting.

6.5 ACTION – JL to confirm with Councillor Phillips that he is happy to remain as deputy chair for the employer side.

- 6.6 JL advised a communications strategy will be included on the agenda for the next meeting, along with an update on terms of office and board membership.
- 6.7 TA presented the governance paper and confirmed the paper asks for consideration of a deputy chair from both the employer and employee side and asked for feedback on the business plan.
- 6.8 GM advised that he supports the fact that there is a business plan but had no specific feedback on the content or timescales.
- 6.9 Cllr Byrom advised that there will be a refresh of membership and the LGA fire committee in the autumn so it may be advisable to stay with a continuity situation at the moment.
- 6.10 JL raised that pension dashboards are a key area for Scheme Managers and Local Pension Boards to monitor but that the Board need to ensure compliance.

7. Items for Discussion

SAB Budget

- 7.1 TA presented the key points included in the SAB Budget paper and asked the board to confirm they were happy with the proposal prior to it being brought to the Minister.
- 7.2 JL asked for an update on the website development. TA advised that the current website platform became unsupported in January 2025. The team are working with Clay 10 to develop a new website and ensure it meets accessibility standards. This is likely to go live in October or November. The fire finance committee have been made aware of the proposed increase in the levy.
- 7.3 The board discussed the SAB budget paper. Cllr Price raised a concern about charging FRAs the LGA levy of £3.21, as they are already paying a subscription to the LGA.
- 7.4 The Board agreed the budget.
- 7.5 ACTION – Secretariat to take the budget to the Minister for approval

AGM

7.6 TA outlined the proposed events costs for the AGM and confirmed this is a shared cost. TA also asked the Board if they had any comments for the suggested agenda.

7.7 JL suggested the 50 minute session on day one could be split in half to cover both the Local Pension Board experience and the SAB business plan.

7.8 ACTION – Secretariat to update AGM agenda

7.9 No further comments were received.

8. Guest Update

Administrator Updates

8.1 The Board discussed the administrator update reports provided by West Yorkshire Pension Fund, XPS Pensions and LPPA.

8.2 The Board notes the current situation and there were no further comments.

9. Software Supplier Updates:

Civica

9.1 . The Board noted the Civica Update.

9.2 HS highlighted that there might be some discrepancy between Civica's report and those from LPPA and WYPF as some functionality may have been developed but might not be live for clients/administrators to actually use yet.

9.3 JL commented on testing protocols for certain cohorts of members and highlighted that it might be worth testing RSSs for deferred members in advance to identify any issues earlier.

9.4 Helen Scargill highlighted issues between different cases and scenarios and uncertainty about the data the deferred rollback process requires. This needs to be clarified to ensure the process runs correctly.

Heywoods

9.5 The Heywoods Update was considered by the Board.

9.6 There were no further comments or questions from the Board

AOB

9.7 No AOB items were raised by the Board.

9.8 JL closed the meeting at 14:30