



Fire & Rescue Service Headquarters Summergroves Way Kingston upon Hull HU4 7BB
Telephone 01482 565333

To: Members of the Pension Board

26 January 2026

Dear Member

Kindly find attached the Agenda and papers for the MEETING of the PENSION BOARD of the Humberside Fire Authority to be held at HUMBERSIDE FIRE & RESCUE SERVICE HEADQUARTERS, SUMMERGROVES WAY, KINGSTON UPON HULL, HU4 7BB on MONDAY, 26 JANUARY 2026 at 10.30AM.

The business to be transacted is set out below.

Yours sincerely

Lisa Nicholson
Monitoring Officer & Secretary to Fire Authority

Enc.

A G E N D A
PENSION BOARD
Monday 26 January 2026, 10.30AM

Business	Page Number	Lead	Primary Action Requested
1. Apologies for absence	-	Monitoring Officer/ Secretary	To record
2. Declarations of Interest (members and Officers)	-	Monitoring Officer/ Secretary	To declare and withdraw if pecuniary
3. Minutes of the meeting of 14 July 2025	(pages 3 - 4)	Chairperson	To approve
4. Matters arising from the Minutes, other than on the Agenda	-	Chairperson	To raise
5. Update Report: Reporting Breaches	Verbal	Head of Finance (Pensions)	To receive
6. Workstreams Update	(pages 5 - 116)	Executive Director of Finance/S151 Officer	To receive

Business		Page Number	Lead	Primary Action Requested
7.	Contribution Amendment Consultation	(pages 117 - 119)	Head of Finance (Pensions)	To receive
8.	Matthews Update	(pages 120 - 122)	Head of Finance (Pensions)	To receive
9.	Sargeant Update	Verbal	Head of Finance (Pensions)	To receive
10.	Training	Verbal	Head of Finance (Pensions)	To raise
11.	Any other business	Verbal	All Members	To raise

Under the Openness of Local Government Bodies Regulations 2014 members of the public may film, record, take photographs or use social networking during Authority and committee meetings that are open to the public. *The Monitoring Officer/Secretary kindly requests advance warning from anyone wishing to film, record or take photographs during open meetings so that suitable provision can be made.*

**Report by the Monitoring
Officer/Secretary**

HUMBERSIDE FIRE AUTHORITY

PENSION BOARD

14 JULY 2025

PRESENT:

Employer representatives: Councillor Shepherd (Chairperson) and Jason Kirby (Area Manager of Emergency Response)

Scheme Member representatives: Sam Miller-Hodges (FBU Representative)

Martyn Ransom - Executive Director of Finance/Section 151 Officer and Scheme Manager, Shaun Edwards – Head of Finance, Sarah Keyes – Senior Finance Officer, David Lofthouse - Head of Finance (Pensions), Lisa Nicholson - Monitoring Officer/Secretary and Rob Close - Committee Manager.

The meeting was held at the Humberside Fire and Rescue Service Headquarters.

The Monitoring Officer/Secretary took the chair for Minute 10/24.

9/25 ELECTION OF THE CHAIRPERSON OF THE PENSION BOARD 2024/25 – Resolved – That Councillor Shepherd be appointed Chairperson of the Pension Board until its Annual General Meeting in 2025.

Councillor Shepherd took the chair.

10/25 APOLOGIES FOR ABSENCE - Apologies for absence were received from Peter Wheldale.

11/25 DECLARATIONS OF INTEREST - There were no declarations of interest.

12/25 MINUTES OF THE MEETING OF 29 JANUARY 2024 - Resolved - That the minutes of the meeting of the Board held on 29 January 2024 be approved as a correct record.

13/25 CALENDAR OF BOARD MEETINGS 2024/25 – Resolved – That the calendar of Board meetings be received.

14/25 PENSION FUND ACCOUNT - The Head of Finance submitted the Pension Fund Account which had been included in the draft Annual Statement of Accounts.

It was confirmed that the Firefighters' Pension Fund Account would be presented to Members of the Humberside Fire Authority (HFA) as part of the Annual Statement of Accounts.

Resolved - That the Pension Fund Account be received.

15/25 REPORTING BREACHES - The Head of Finance (Pensions) informed the Board that there had been no breaches since the meeting held on 29 January 2024.

Resolved - That the update be received.

16/25 PENSION BOARD WORKSTREAMS UPDATE - The Executive Director of Finance/Section 151 Officer and Scheme Manager submitted a report setting out an update on the Board's workstreams for 2024/25.

The Board was reminded that Members could submit requests for training. No complaints had yet been received during 2024/25. It was explained to the Board that the Judicial Review of the Cost cap, Risk 7, was beyond the control of the Service but still remained on the risk register. A significant number of communications were being published surrounding pensions recently which were available to Pension Board Members.

Resolved - That the report be received.

17/25 SARGEANT UPDATE - The Head of Finance (Pensions) updated the Board on the remedy process for the Sargeant case. The Board was advised that there were 231 pensioners and 351 employees in total who would be affected by the remedy. Actions to implement the remedy were progressing, including data extraction, contingent decisions, and face to face meetings for those considering retirement.

The Board was advised that current resourcing available to respond to both the Sergeant and Matthews remedies should be sufficient and officers were confident that members affected by Matthews would have received quotes by the deadline.

Resolved - That the update be received.

18/25 MATTHEWS UPDATE - The Finance Officer updated the Board on the remedy process for the Matthews case. The Board was advised that 531 people were affected as part of the Matthews remedy, 35 of which were identified as outside of the scope. Of the letters sent out, response had been strong but 87 haven't responded. Currently, there were 153 calculations outstanding.

It was noted that, regionally, other services were having a similar experience to Humberside Fire and Rescue in the endeavour of implementing the remedy.

Resolved - That the update be received.

19/25 ANY OTHER BUSINESS – There were no items.

WORKSTREAMS UPDATE

SUMMARY

1. This report sets out an update on the workstreams that were originally agreed at the Pension Board in January 2016.
2. The workstreams are designed to ensure that the Board operates in compliance with the Pension Regulator's Code of Practice for Pension Boards.
3. The list of activities is not exhaustive and has evolved over the last 12 months and will continue to do so over the coming months.

RECOMMENDATIONS

4. That the Board considers the workstreams that are set out in this report.

WORKSTREAMS

5. **Appendix 1** of this report sets out the workstreams proposed for the Pension Board over the short-to-medium term.
6. The workload aims to meet the requirements of the Code of Practice for Pension Boards and has therefore been shaped into three broad areas:-

Governance, Administration and Communication

7. The elements that are timetabled to be reported upon at this meeting are set out below:-

- **Governance**

- G3 workstream – Training

- Training has been delivered at regular points since the inception of the Board in July 2015.

- In September 2017 a training session for Pension Board Members and Officers was delivered by colleagues from LGA Pensions and the Pensions Regulator and more recently training in relation to tax was delivered in October 2019.

- In June 2020, the Scheme Advisory Board delivered Pension Board Wrap up Training.

- In March 2021, a training session on the role of the Local Pension Board in the age discrimination remedy was delivered to Pension Board Members by colleagues at the Local Government Association.

- G5B workstream – Summary of Complaints Received

- A clear process for complaints has been adopted and is a key component of the

governance of the Firefighter Pension Schemes (FFPS). In relation to our administration of the FFPS we have received the following:

2016/17	No complaints
2017/18	No complaints
2018/19	One complaint which has been resolved
2019/20	One complaint which has been resolved
2020/21	Three complaints, one has been resolved, one is being investigated by The Pensions Ombudsman
2021/22	One complaint which has been resolved
2022/23	Two complaints which have been resolved
2023/24	Two complaints which have been resolved
2024/25	No complaints
2025/26	54 complaints received around the production of ABS-RSS, of those complaints, 11 were not eligible for an ABS-RSS, 42 were resolved at Stage 1, and one complaint which proceeded to Stage 2 has now been resolved.

G6 workstreams – Risk Register

The Authority's team involved in the operation of the FFPS have developed a comprehensive Risk Register attached at **Appendix 2**.

The Risk Register identifies the three most dominant risks in Risk Areas 1, 2 and 3 as the maintenance of Member data (Risk 2), cyber security breaches (Risk 4), Judicial Review of the Cost cap (Risk 7), over reliance on key pensions administration officers (Risk 8), and also legislative change (Risk 9).

These risks reflect the recent significant changes in the FFPS which have brought a much greater emphasis on the completeness and accuracy of data and a number of fundamental scheme changes and legal rulings.

All of these risks will be monitored carefully, and it is felt that the mitigations and controls in place at present are sufficient.

- **Administration**

A1 workstream – KPIs and Benchmarking, SLAs

The Service has an agreed set of Key Performance Indicators (KPIs) with West Yorkshire Pension Fund (WYPF) who act as administrators of the FFPS on our behalf.

The KPIs are monitored and reported on monthly. **Appendix 3** sets out the position for quarters 1 and 2 of 2025/26.

The data shows good performance in most of the key areas.

The KPIs provide a sound basis on which to manage performance going forward.

A2 workstream – Costs per Member and Number of Scheme Members

Appendix 4 sets out the latest position of scheme members currently contributing to the 2015 Scheme and those in receipt of a pension. This information will be brought to each Board meeting.

- **Communication**

C1 workstream – Communication by Scheme

No further newsletters have been issued by West Yorkshire Pension Fund since the last Board meeting.

C5 workstream – Communication by the Scheme Advisory Board

The most recent Scheme Advisory Board Bulletins are attached at **Appendix 5**.

STRATEGIC PLAN COMPATIBILITY

8. No direct issues arising.

FINANCIAL/RESOURCES/VALUE FOR MONEY IMPLICATIONS

9. No direct issues arising.

LEGAL IMPLICATIONS

10. The workstreams outlined in this report will ensure that HFRS can run a legally compliant Pension Board.

EQUALITY IMPACT ASSESSMENT/HR IMPLICATIONS

11. No direct issues arising.

CORPORATE RISK MANAGEMENT IMPLICATIONS

12. No direct issues arising.

HEALTH AND SAFETY IMPLICATIONS

13. No direct issues arising.

COMMUNICATION ACTIONS ARISING

14. No direct issues arising.

DETAILS OF CONSULTATION AND/OR COLLABORATION

15. No direct issues arising.

BACKGROUND PAPERS AVAILABLE FOR ACCESS

16. Papers as attached.

RECOMMENDATIONS RESTATED

17. That the Board considers the workstreams that are set out in this report.

Officer Contact: Martyn Ransom
Executive Director of Finance/S151 Officer

Humberside Fire & Rescue Service
Summergroves Way
Kingston upon Hull

MR/SK

05/01/2026

PENSION BOARD – PROPOSED WORKSTREAMS

	Workstream	Progress	Report to Pension Board		
			Previous	Today	Future
GOVERNANCE					
G1	Establish the Pension Board	Completed	July 2015	-	-
G2	Code of Practice	Circulated and discussed at the January 2016 meeting - Completed	January 2016	-	-
G3	Training	Ongoing with initial training completed July/August 2015 and further training in April 2016 and March 2017 LGA training September 2017 WYPF training July 2018 Tax training October 2019 Pension Board Wrap up Training June 2020	Jul 2025	Jan 2026	Ongoing
G4	Knowledge	Knowledge matrix as a basis on which to identify Pension Board Members' knowledge gaps circulated at January and June 2016 meetings and at April 2016 Pension Board Training	January and June 2016 and January 2017	-	-
G5A	Complaints	Flowchart for the current complaints procedure for the FFPS circulated and discussed at January 2016 meeting. Procedure updated October 2020.	January 2016	February 2021	-
G5B	Summary of Complaints received	2016/17 – no complaints 2017/18 – no complaints 2018/19 – one complaint (concluded) 2019/20 – one complaint (concluded) 2020/21 – three complaints (two concluded, one being investigated by the Pensions Ombudsman). 2021/22 – one complaint (concluded) 2022/23 – two complaints (concluded) 2023/24 – two complaints (being investigated under Stage 2 of the IDRP) 2024/25 – No complaints to date 2025/26 – 54 complaints received (concluded)	Jul 2025	Jan 2026	Each Pension Board
G6	Risk Register	The Risk Register is updated on an ongoing basis.	Jul 2025	Jan 2026	Each Pension Board
G7	Policies	Abatement Policy published December 2020	February 2021	-	When published

ADMINISTRATION					
A1	KPIs and Benchmarking, SLAs	KPIs are reported monthly.	Jul 2025	Jan 2026	Each Pension Board
A2	Costs per member and number of scheme members	Reported to January 2016 Board and each Board thereafter	Jul 2025	Jan 2026	Each Pension Board
A3	Data for CARE and data quality	The recent move to the new ERYC payroll system has facilitated the production of this information by 31 March 2016 - Completed	June 2016	-	-
A4	Pension expenditure	Compiled as part of the Annual Accounts	Jul 2025	Jul 2026	July 2025
COMMUNICATION					
C1	By Scheme	Latest publications presented to meetings	Jul 2025	Jan 2026	When published
C2	By the Service	Latest publication presented to January 2016 meeting	January 2016	-	When published
C3	Benefit Statements	Issued week commencing 19 December 2016 and August 2017, 2018 and 2019	January 2017	-	-
C4	Calculators	Circulated at the April 2016 Pension Board Training and now on the Authority's website - Completed	April 2016 Pension Board Training	-	-
C5	By the SAB	Latest publications presented to meetings	Jul 2025	Jan 2026	When published

Firefighters' Pension Scheme - Administration Risk Register									
Risk Assessment Form									
Organisation: Humberside Fire & Rescue Service									
Scheme Manager: Delegated to Executive Director of Finance and s151 Officer									
	Risk	Assessment of Risk			Risk Control Measures	Owner	Test	Next Review	Comment
	Risk Area 1 - Operations	Likelihood	Impact	Risk Rating					
1	Operational disaster (fire, flood etc)	1	4	4	Business continuity plans in place for Pension Administrator	Senior Finance Officer	Annual	Jul-26	
					Business continuity plans in place for Scheme Manager	Senior Finance Officer	Annual	Jul-26	
2	Member data incomplete or inaccurate	3	3	9	Annual report from Pension Administrator used as basis for rectification/data cleansing plan	Senior Finance Officer	Annual	Jul-26	Regular data checks as part of monthly returns process.
					Returns from annual statements, Life Certificate checks, and National Fraud Initiative checks	Pension Admin	Annual	Jul-26	
3	Administration process failure/maladministration	1	2	2	Formal agreement in place with administrator, including SLAs	Senior Finance Officer	Annual	Jul-26	KPIs subject to quarterly review
					Authority levels clearly agreed and kept up to date	Scheme Manager	Annual	Jul-26	
					Review independent reports of administrator's process	Scheme Manager	Annual	Jul-26	
					Ongoing dialogue with administrator	Senior Finance Officer	Ongoing	Ongoing	
					Contract meetings between Pension Administrator and Senior Finance Officer	Senior Finance Officer	Quarterly	Ongoing	
4	Cyber security breaches	3	4	12	Supporting good decision making and minimising the risk of scams in line with The Pension Regulator's Guidance	Scheme Manager	Ongoing	Ongoing	

	Risk Area 2 - Financial	Likelihood	Impact	Risk Rating					
5	Excessive charges by supplier	3	2	6	Annual review of scheme budget, review of costs incurred against budget	Senior Finance Officer	Annual	Jul-26	Charges may increase with additional work required as a result of McCloud/Matthews judgments
					Periodic review of supplier	Senior Finance Officer	Annual	Jul-26	
6	Incorrect employee and employer contributions	3	5	15	Check incoming and outgoing scheme funds against scheme forecast - reconciling all funds	Senior Finance Officer	Monthly	Jul-26	Amendments to contribution bandings may impact collection of contributions from members, robust payroll procedures required
					Monitoring of contribution payments	Senior Finance Officer	Monthly	Jul-26	
					Annual audit	Head of Finance	Annual	Jul-26	
7	Judicial review of cost cap	4	4	16	Decision to include remedy costs in the cost control mechanism was not unlawful. Unions can apply to the Court of Appeal for permission to appeal. Awaiting final outcome to determine risk control measures needed	Head of Finance	Annual	Jul-26	

	Risk Area 3 - Regulatory & Compliance	Likelihood	Impact	Risk Rating					
8	Over reliance on key pensions administration officers	3	3	9	Key officers convey specialist knowledge on to colleagues by mentoring	Senior Finance Officer/ Pensions Admin	Ongoing	Ongoing	Additional work caused by McCloud/Matthews may pull key officers away from routine work resulting in potential administrative errors
					Enhance training by bespoke sessions/courses/workshops	Senior Finance Officer/ Pensions Admin	Ongoing	Ongoing	
9	Changes to legislation	5	4	20	Ongoing review of legislative framework	Scheme manager	Ongoing	Ongoing	McCloud/Matthews judgments will result in legislative changes
					Up to date and documented training log, showing completion of scheme specific and	Scheme manager	Ongoing	Ongoing	
					Technical advice and updates	Scheme manager	Ongoing	Ongoing	
10	Delayed Annual Benefit statements (Special Modified Scheme)	2	2	4	Submission of monthly data, and timely submission of year end data	Senior Finance Officer/ Pensions Admin	Ongoing	Ongoing	Roll back procedures caused ABS delays in 2024 and 2025 but assurances as to future productions processes have been provided
11	Conflicts of interest	2	1	2	Pension board awareness of legal responsibilities	Scheme Manager	Ongoing	Ongoing	
					All pension board members to declare any conflicts and potential conflicts	Scheme Manager	Ongoing	Ongoing	

Risk Matrix

The following model rates the impact and likelihood of an identified risk using a scale of 1 to 5.

The likelihood score is multiplied by the impact score (as shown in the table) to give an overall risk score.

The final score will influence the level of monitoring and/or control required in relation to each risk.

Likelihood Score	1	2	3	4	5
Descriptor	Rare	Unlikely	Possible	Likely	Almost Certain
Frequency How often might it/does it happen	This will probably never happen/recur	Do not expect it to happen/recur but it is possible it may do so	Might happen/recur occasionally	Will probably happen/recur, but it is not a persisting issue/circumstance	Will undoubtedly happen/recur, possibly frequently

Impact Score	1	2	3	4	5
Descriptor	Negligible	Minor	Moderate	Major	Catastrophic
Risk Area 1 - Operations	Minor problem easily handled by normal day to day processes	Potential for some operational disruption	Significant operational disruption possible	Operations severely damaged	Operational survival at risk
Risk Area 2 - Financial	Little/no financial impact	Potential for short term financial impact	Potential for medium term financial impact	Potential for long term financial impact	Potential for permanent long term financial impact
Risk Area 3 - Regulatory & Compliance	Little/no impact	Misunderstanding of rules/regulations resulting in reduced performance	Breach of rules/regulations resulting in informal complaint(s)	Breach of rules/regulations resulting in formal report or complaint(s) being lodged	Breach of rules/regulations resulting in legal action
Risk Area 4 - Covid 19	Minor problem easily handled by normal day to day processes	Potential for some disruption to normal processes	Significant disruption to normal processes possible	Normal processes severely disrupted	Operational survival at risk

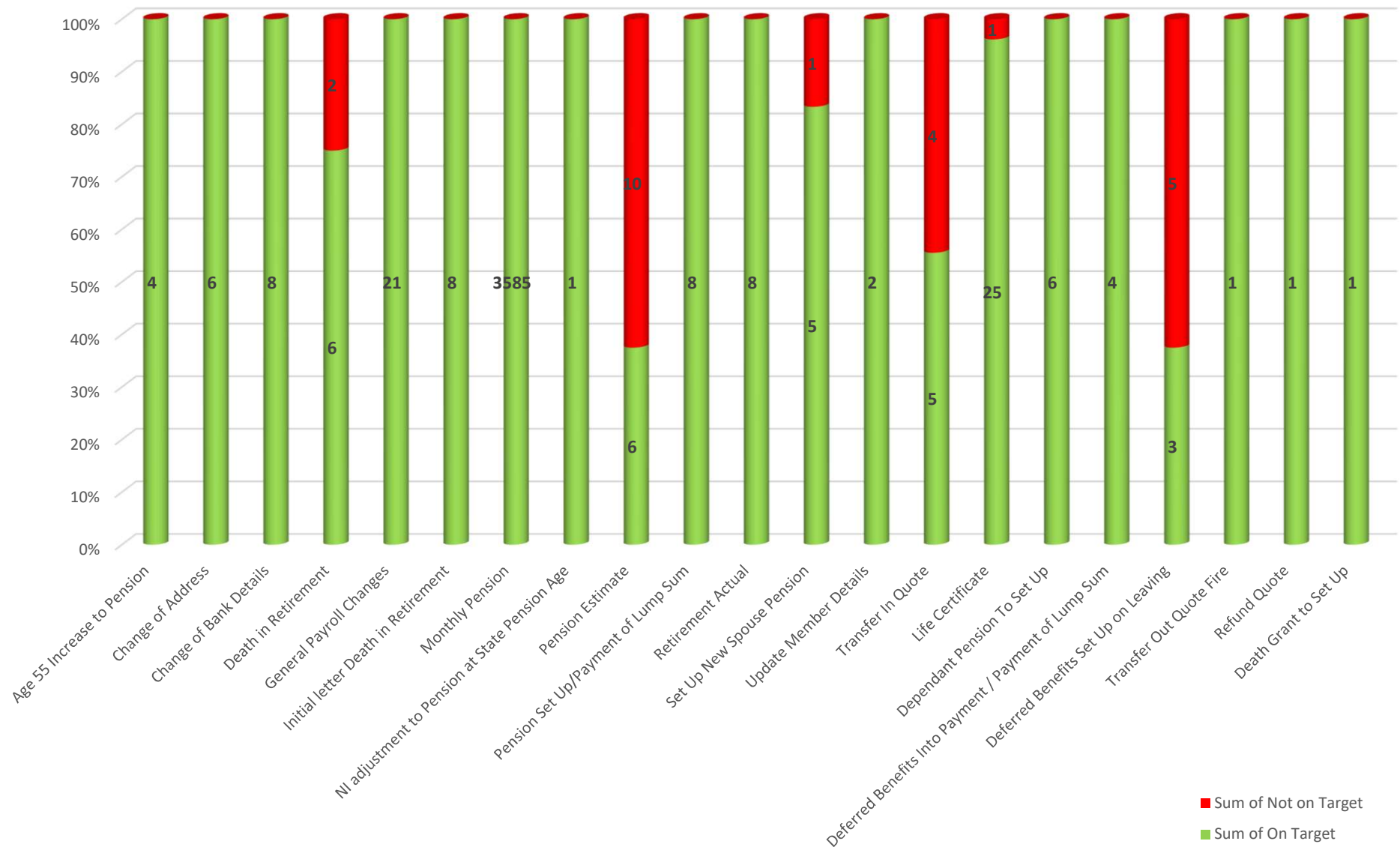
	Likelihood Score				
Impact Score	1	2	3	4	5
5 Catastrophic	5	10	15	20	25
4 Major	4	8	12	16	20
3 Moderate	3	6	9	12	15
2 Minor	2	4	6	8	10
1 Negligible	1	2	3	4	5

	1 to 3	Low risk
	4 to 6	Moderate risk
	8 to 12	High risk
	15 to 25	Extreme risk

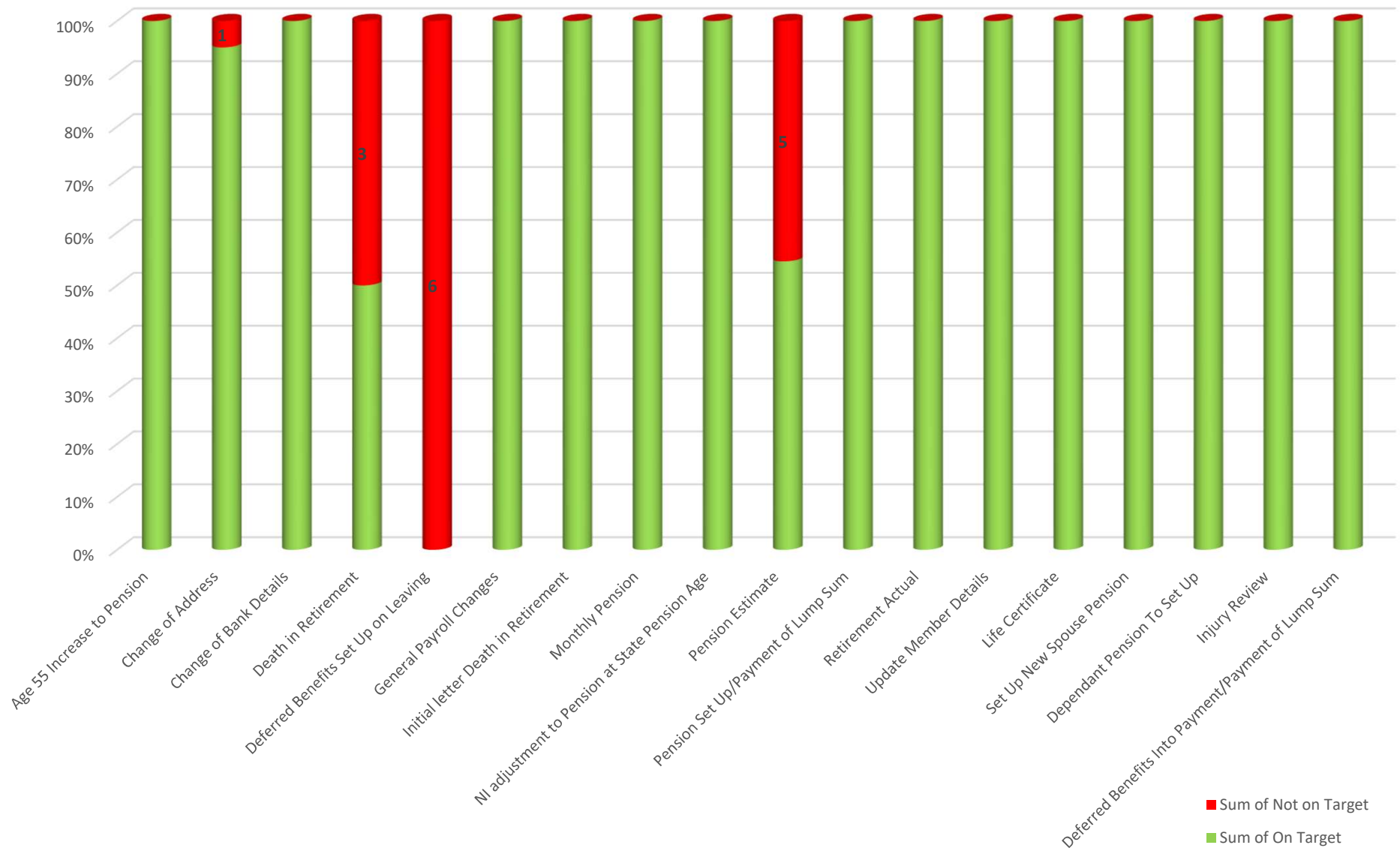
KPI Details

Number	Key Performance Indicator	Target	Minimum
1	Additional Pension Contributions Update	10	85%
2	Age 55 Increase to Pension	20	85%
3	Change of Address	20	85%
4	Change of Bank Details	20	85%
5	Death Grant to Set Up	10	85%
6	Death in Retirement	10	85%
7	Death In Service	10	85%
8	Death on Deferred	10	85%
9	Deferred Benefits Into Payment – Payment of Lump	3	85%
10	Deferred Benefits Into Payment Actual	5	90%
11	Deferred Benefits Into Payment Quote	35	85%
12	Deferred Benefits Set Up on Leaving	20	85%
13	Dependant Pension To Set Up	10	100%
14	Divorce Actual	20	85%
15	Divorce Quote	40	85%
16	Divorce Settlement – Pension Sharing order Implemented	80	100%
17	DWP Request For Information	20	85%
18	General Payroll Changes	20	85%
19	Initial letter Death in Retirement	10	85%
20	Initial Letter Death in Service	10	85%
21	Initial letter Death on Deferred	10	85%
22	Injury Review	20	100%
23	Life Certificate	10	85%
24	NI adjustment to Pension at State Pension Age	20	85%
25	Pension Estimate	10	90%
26	Pension Saving Statement	20	100%
27	Pension Set Up/Payment of Lump Sum	3	85%
28	Purchase of Service Quote	20	85%
29	Refund Actual	10	90%
30	Refund Quote	35	85%
31	Retirement Actual	10	90%
32	Set Up New Spouse Pension	5	85%
33	Transfer In Actual	35	85%
34	Transfer In Quote	35	85%
35	Transfer Out Payment	35	85%
36	Transfer Out Quote Fire	35	85%
37	Update Member Details	20	100%

KPIs 2025/26 QUARTER 1



KPIs 2025/26 QUARTER 2



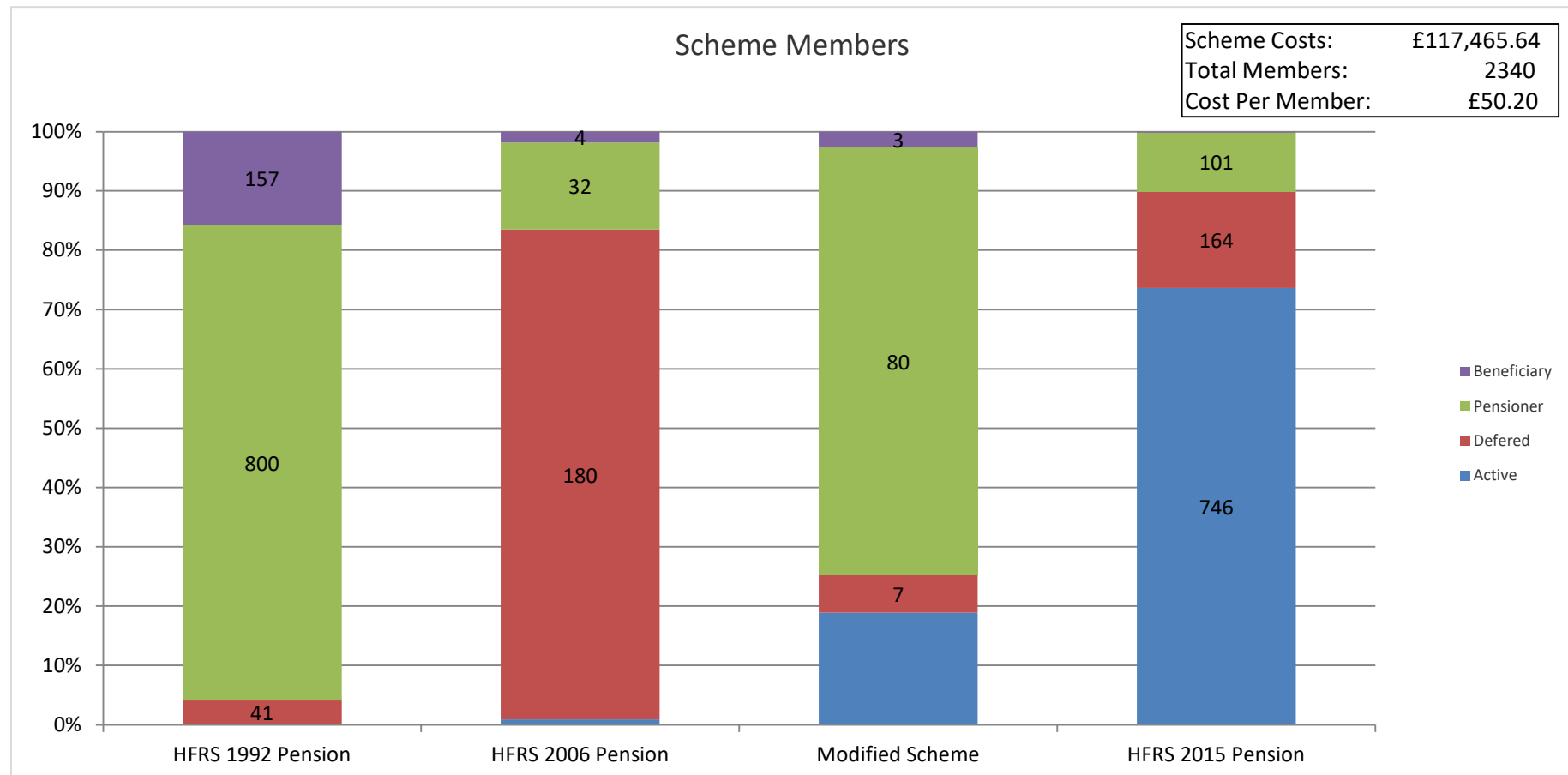
Firefighters' Pension Scheme - Number of Members and Adminstration Cost Per Member as at 30/09/2025

Total Members

Scheme Name	Active	Defered	Pensioner	Beneficiary
HFRS 1992 Pension	0	41	800	157
HFRS 2006 Pension	2	180	32	4
Modified Scheme	21	7	80	3
HFRS 2015 Pension	746	164	101	2
Total	769	392	1013	166
Grand Total				2340

Total Costs

Service	Cost
HFRS Salary	£81,289.20
Administration	£20,146.06
Payroll	£16,030.38
Total	£117,465.64

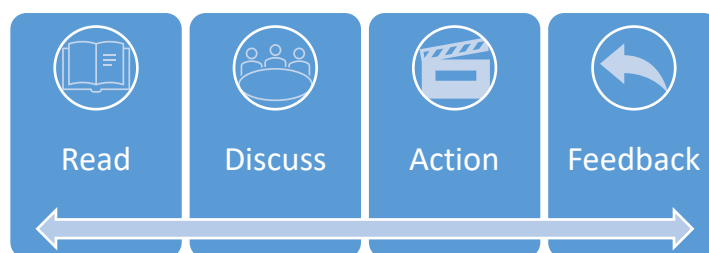


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FPS Bulletin 95 – July 2025

Welcome to issue 95 of the Firefighters' Pensions Schemes bulletin.

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	19 August 2025
FPS Technical Working Group	20 August 2025 24 November 2025
SAB	11 September 2025 11 December 2025
FPS Communications Working Group	15 October 2025 29 January 2026 7 April 2026 21 July 2026 15 October 2026

<u>Local Pension Board training</u>	17 September 2025 (in person) 22 January 2026 (MS Teams) Refresher Training: 18 August 2025 (MS Teams)
LPB Chair Forum	26 August 2025 30 October 2025
Administrator Forum	14 July 2025 11 August 2025 8 September 2025 13 October 2025 10 November 2025 8 December 2025
LGA FRA drop-in session	23 July 2025 22 August 2025 23 September 2025 23 October 2025 21 November 2025 23 December 2025
Ill Health Retirement Training	3 September 2025
Induction Training	12 August 2025 24 October 2025
AGM	17 and 18 September 2025

Actions arising

Scheme Managers

Contingent Decisions for Opted-Out Members:

- are encouraged to be involved in the working group and are asked to email bluelightpensions@local.gov.uk if they wish to be involved in the working group by **Tuesday 5 August 2025**.
- are asked to provide the number of CD claims that they have received for opted out members by **Friday 15 August 2025**.

Matthews Age Discrimination interactions: For firefighters eligible for the Matthews remedy, FRAs should implement Matthews remedy before McCloud remedy. This includes McCloud roll back and issue of RSS. If a different approach is taken McCloud remedy for affected firefighters including RSS may be incorrect. FRAs should refer to the latest GAD calculator query log when processing cases.

Manual case update and new template: must populate and share the new non-basic rate template when providing other case details for new 'refer to GAD' cases of this type via the secure Egress portal. Incomplete information is likely to increase the time needed by GAD to respond to these cases.

FRAs without Egress access for refer to GAD cases can get in touch to set this up at Firematthewscalculator@gad.gov.uk.

Injury pensions: Scheme managers and administrators should ensure any websites, guidance and processes reflect this change.

2025 Training and Development: are encouraged to allow their employees to attend any training that is relevant to the development of their knowledge and understanding of Firefighters' Pensions.

Firefighters' Pensions Conference (AGM): are encouraged to attend and encourage their employees who are involved in Firefighters' pensions to attend Firefighters' AGM.

Administrators

Contingent Decisions for Opted-Out Members: are encouraged to be involved in the working group and are asked to email bluelightpensions@local.gov.uk if they wish to be involved in the working group by **Tuesday 5 August 2025**.

Firefighters' Pensions Conference (AGM): are encouraged to attend and encourage their employees who are involved in Firefighters' pensions to attend Firefighters' AGM.

Local Pension Boards

Local Pension Board (LPB) Training Sessions: are encouraged to sign up to one of our training sessions, but particularly highlighting the in person session which is in

[Click here to return to Contents](#)

the day of the governance session of the AGM.

[Firefighters' Pensions Conference \(AGM\)](#): are encouraged to attend and encourage their LPB members to attend Firefighters' AGM.

Age Discrimination Remedy updates

GAD and HMRC Offsetting guidance – walkthrough video

On 7 July 2025, we [emailed](#) administrators to make them aware of a walkthrough video of the GAD example 1 and HMRC's example 2, which has been published on the [Age Discrimination Remedy - Useful Information](#) section of the [FPS regulations and guidance](#) website.

Contingent Decisions for Opted-Out Members

Further to the update covered in [FPS Bulletin 89 - January 2025](#), on 29 July 2025, we [emailed](#) all stakeholders to provide them with a further update from MHCLG relating to the current position for Contingent Decisions for opted-out members.

This update also asked for volunteers to be included in the working group being led by MHCLG over the summer. We encourage individuals to get involved in this work, and ask that you email bluelightpensions@local.gov.uk if you would like to be involved ahead of the first meeting.

In order to assist with these discussions, GAD would like to understand how many people are affected by this issue, and therefore we would ask if FRAs could let us know how many CD claims for opted out members that they have received to date by **Friday 15 August 2025**.

GAD will then follow this request up with a data specification for those cases.

ACTIONS:

Scheme managers, other FRA representatives and administrators are encouraged to be involved in the working group and are asked to email bluelightpensions@local.gov.uk if they wish to be involved in the working group by **Tuesday 5 August 2025**.

Scheme managers are asked to provide the number of CD claims that they have received for opted out members by **Friday 15 August 2025**.

GAD guidance

On 29 July 2025, we [emailed](#) administrators to confirm that the full suite of retrospective divorce guidance had been published on the [Divorce \(pension debits and credits\)](#) section of the [FPS regulations and guidance](#) website.

Matthews exercise updates

Matthews resources

Following changes made to the GAD calculator in April, it was flagged that references to row/line numbers in the example calculations at [Special members of FPS 2006 - GAD Calculator](#) no longer matched the calculator. These documents have now been updated to reflect these changes.

In addition, references to row/line numbers in the individual statement of details templates will also need to be updated. Work is ongoing on this and should be completed by 8th August.

Matthews Age discrimination interactions

The Retained firefighters' pensions: proposed changes to the Firefighters' Pension Scheme (England) Order 2006 consultation outcome recognised and highlighted the importance of the interaction of Matthews and Age discrimination remedies. *"The Matthews remedy will deal with an individual's service up to and including 31 March 2015 whereas the McCloud remedy deals with service accrued between 1 April 2015 and 31 March 2022 inclusive. It is envisaged that the Matthews remedy will be implemented first by scheme administrators to ensure an individual is placed in the correct legacy firefighters' pension scheme as on 31 March 2012 which will provide them with eligibility to the McCloud remedy for any remedial service."*

Several practical questions have been raised around implementation in different scenarios. Following discussion, the further clarification below is now available:

- Contributions for the period up to and including 31 March 2015 (and benefit payments in respect of service up to 31 March 2015) will be corrected as part of the Matthews remedy, and any contributions adjustments or benefit adjustments will be subject to Matthew's interest.
- Contributions for the remedy period 1 April 2015 to 31 March 2022 (and benefit payments in respect of service from 1 April 2015 to 31 March 2022) will be corrected as part of Age discrimination remedy, and any contributions adjustments or benefit adjustments will be subject to Age discrimination interest.

The Matthews 2 Calculator supports the former (service to 31 March 2015 only). The forthcoming update to the McCloud contributions calculator will extend support for the latter to include cases where the accrued service and Age discrimination legacy scheme are in different pre-2015 fire pension schemes. The [July 2025 GAD calculator query log](#) includes a new response to some of the queries raised.

ACTION: For firefighters eligible for the Matthews remedy, FRAs should implement Matthews remedy before McCloud remedy. This includes McCloud roll back and issue of RSS. If a different approach is taken McCloud remedy for affected

firefighters including RSS may be incorrect. FRAs should refer to the latest GAD calculator query log when processing cases.

Manual case update and new template

GAD have now shared a new [Matthews 2 template for historic non-basic rate taxpayers](#) for 'refer to GAD' cases. This template should be completed and sent to GAD when requesting a calculation for a firefighter who has evidence of paying a different marginal income tax rate than the basic rate in any of the tax-years which include any of their extended limited period or period of existing standard 2006 scheme service being converted. All amounts provided must be based on original tax documents (e.g. P60s) and FRAs must have seen original copies of those documents. Where there are gaps in evidence these should be left blank. Estimated values should not be entered into the template.

This is also to be supported by an update to the [manual cases note](#) which contains further important details and limitations. (This note was originally shared in July 2024 [FPS bulletin 83](#).)

ACTION: Scheme managers must populate and share the new non-basic rate template when providing other case details for new 'refer to GAD' cases of this type via the secure Egress portal. Incomplete information is likely to increase the time needed by GAD to respond to these cases.

FRAs without Egress access for refer to GAD cases can get in touch to set this up at Firematthewscalculator@gad.gov.uk.

Matthews 2 Calculator demonstration

GAD will be hosting a booth at the 2025 Firefighters' Pensions annual conference. They will be demonstrating the latest version of the Matthews 2 calculator and taking questions during the event.

FPS

Firefighters' Pensions: DELTA Returns - Collection of firefighters' pension forecasts for period 2025/26 to 2030/31

On 30 July 2025, MHCLG [emailed](#) Claim Certifiers/Administrators to remind them that the pension forecast DELTA forms are available online and that the deadline for submission is **28 August 2025**.

Injury pensions

We have received a technical query relating to the Firefighters' Compensation Scheme which highlighted that there may be some confusion about the pay which should be used in the calculation of injury gratuities and injury pensions.

[The Firefighters' Compensation Scheme and Pension Scheme \(England\) \(Amendment\) Order 2015](#) brought into effect changes to the Firefighters'

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Compensation Scheme. These changes were needed as a result of the introduction of the 2015 scheme. The headings in the table in Schedule 1 Part 1 of the compensation scheme were amended to include ‘final pay’ as defined in [regulation 93](#) of the 2015 scheme regulations.

<i>Percentage disablement</i>	<i>Gratuity as percentage of average pensionable pay, final pensionable pay or final pay as the case may be</i>	<i>Pension as percentage of average pensionable pay, final pensionable pay or final pay as the case may be</i>
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ACTION: Scheme managers and administrators should ensure any websites, guidance and processes reflect this change.

Resources

Internal Dispute Resolution Procedure

Further to [FPS Bulletin 91 – March 2025](#) and [FPS Bulletin 93 – May 2025](#) we have received some queries relating to the timescales to respond to an IDRP at each stage. We have investigated this further and can confirm that whilst the Firefighters’ Pension Scheme defines that the timescale for an individual to give written notice of their dispute within 28 days as follows:

“163 Appeals on other issues

Where—

(a) a member (P) disagrees with a scheme manager's determination under regulation 151 (determinations by the scheme manager); and

(b) the disagreement does not involve an issue of a medical nature,

P may, by written notice given to the scheme manager within 28 days of receipt of the determination, require the scheme manager to deal with the disagreement by means of the arrangements implemented by it pursuant to the requirements of section 50 of the Pensions Act 1995 (requirement for dispute resolution arrangements) and the Occupational Pension Schemes (Internal Dispute Resolution Procedures Consequential and Miscellaneous Amendments) Regulations 2008.”

In their meeting of 20 June 2018, the Scheme Advisory Board, ([Paper 3](#)) Considered whether they wished to revise the guidance [[FPSC 1/2009](#)] issued in 2009 about operating a two stage IDR process. The discussion concluded that a two-stage process should remain, with an individual being able to make a written application within six months and a response to be provided within two months should remain.

The [IDRP guidance](#) has therefore been updated on both the FPS regulations and guidance website and the FPS member website to provide clarity over the 28 days, to reflect the Board’s decision that this should be six months.

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Ill Health guidance

We have completed our annual review of the Ill Health guidance and an updated version has been published on the [Ill-health and injury](#) section of the [FPS regulations and guidance](#) website.

The updates that have been included relate to:

- Clarification on whether an ill health retirement can be awarded if someone has been offered re-deployment.
- The pay used when assessing the degree of disablement for an injury award, as covered in [Injury pension](#) update above.

We are also pleased to publish a member guidance document on the ill health process. This has been published on the [Ill-health retirement](#) section of the [FPS member](#) website.

Firefighters' Pensions Team update

Claire returning from maternity leave

We are pleased to confirm that Claire Johnson is returning from maternity leave on Monday 4 August 2025. Tara Atkins will remain in her interim role as Senior Pensions Adviser until 31 August 2025, to allow for a smooth handover and for Claire to get back up to speed.

Programme Support Officer vacancy

We are pleased to announce that our Programme Support Officer role has been advertised.

We are offering an exciting opportunity to work as part of the pensions team at the LGA. The Fire pensions team works with and on behalf of fire and rescue services and authorities in England to support them in their role as scheme managers of the Firefighters' Pension Schemes.

The role requires an individual who can; work independently across multiple projects at any one time, update and analyse spreadsheets, produce reports, chase external stakeholders for information, plan and prepare meetings and events, take minutes, raise orders and invoices, monitor budgets, routinely keep project information and records up to date, and understand and follow corporate policies and procedures. You will also need to identify appropriate venues for conferences and training events and negotiate contracts that offer the best value for money.

The successful candidate will need to be a team player who is flexible and capable of working with minimal supervision, well organised with the ability to plan and deliver a varied workload. They will be highly capable and well-motivated, with strong communication and interpersonal skills and have excellent attention to detail.

We encourage flexible working at the LGA. This post is offered as a home or office based (Westminster) contract. The salary for a home-based worker is from £32,076.

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The salary for an office-based worker includes London Weighting is from £36,158.

The job is advertised on the LGA website:

<https://www.careers.local.gov.uk/job/programme-support-officer-fire-pensions-003102>

The closing date is **Monday 11 August**.

If you are interested in this role or know someone that is and would like an informal discussion, please do not hesitate in contacting me tara.atkins@local.gov.uk, to find out more.

The Firefighters' Pension Scheme (Wales) (Amendment) Regulations 2025

The Welsh Government's [response](#) to the consultation on changes to employee contributions within the Firefighters' Pension Scheme in Wales has now been published.

The Firefighters' Pension Scheme (Wales) (Amendment) Regulations 2025 have also been [published](#) to legislation.gov.uk.

The employee contribution rates will come into effect from 1 September 2025.

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Cross Border CETV

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log

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- Matthews GAD calculator query log

These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The queries have been anonymised. The log is updated monthly in line with the bulletin release dates.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

Training and Development

2025 Training and Development

In [FPS Bulletin 88 – December 2024](#) we informed readers that we were launching a training programme for 2025. We are pleased to confirm that we have added a new [Training and Development](#) section to [FPS regulations and guidance](#) website, which provides information on what training and qualifications we are offering.

The training sessions that we have available, and the links to book are as follows:

Induction

Virtual - [12 August 2025](#)

Virtual - [24 October 2025](#)

III Health retirement

Virtual – [3 September 2025](#)

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If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION:

Scheme managers are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

Local Pension Board (LPB) Training Sessions

All details of the LPB training sessions are included on the '[Training and Development](#)' section of the [FPS Board](#) website. The section sets out the dates that are available and how you book for these, as this will now be completed via a booking system, which is a change to the process.

*Please note that you will need to put NA in the box where it asks for the purchase order.

The full training is aimed at newer LPB members, where they need a more detailed session on the different areas of FPS and their role. For this session we invite other stakeholders to cover certain sessions, including TPR, PDP and the Chair of the SAB.

The refresher training session is aimed at LPB members who have already received LPB training, as they have been a LPB member for a period already and just require a bit of a refresher in their knowledge.

This training is provided by the LGA Team and will provide a reminder of the purpose of an LPB, the key role and responsibilities of all stakeholders and the current hot topics.

If you have booked onto the full training and think that the refresher training would be more suitable, please contact us and we can transfer your booking.

ACTION:

Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Events

Firefighters' Pensions Conference (AGM)

We are pleased to announce that bookings have opened for our AGM.

The two-day programme allows delegates to network with fellow colleagues and hear the latest news on the Firefighters' Pension Scheme (FPS) from the scheme's key stakeholders.

You will hear important updates, from:

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- MHCLG
- The Government Actuary Department and First Actuarial
- The SAB legal advisor
- The Pension Dashboards Programme

Day one – Wednesday 17 September 2024 16:30 – 18:30

This will follow the [Local Pension Board training session](#) and is primarily for Scheme Managers and Local Pension Board members, day one of the conference will provide practical guidance on the role of the scheme manager and how to be an effective Local Pension Board and will offer the opportunity to network with counterparts in other FRAs.

Following this session there will be a drinks reception on the terrace from 18:45.

Day two – Thursday 18 September 10:00 – 15:30

Day two of the conference provides delegates with an annual update on the Firefighters' Pension Scheme from key stakeholders.

Bookings are open on the LGA Events page:

[Day one](#)

[Day two](#)

ACTION: Scheme managers, Local Pensions Board members, Administrators and all others involved in Firefighter's Pensions are encouraged to attend the Firefighters' AGM.

FPS coffee mornings

Our MS Teams coffee mornings are continuing in August. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

As our session for July is being held on the afternoon of 31 July, this will be after the publication of the Bulletin, therefore this will be included within the August bulletin, but the slides will be made available on the [FPS coffee mornings](#) section of the FPS regulations and guidance website.

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers

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FPS England SAB updates

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

Pension Commission revived

On 21 July 2025, the Government revived the Pensions Commission to address a growing retirement crisis.

The original Commission was established in 2002 and made several recommendations, including individuals being automatically enrolled into workplace pension schemes.

The new Commission aims to build on the work done by the original Commission. It will take a broader view – reviewing the UK pension system as a whole, along with the outcomes it delivers and the barriers stopping people from saving enough for retirement. In particular, it will consider:

- outcomes and risks for future cohorts of pensioners on current trajectories through to 2050 and beyond
- how to improve retirement outcomes, especially for those on the lowest incomes and at the greatest risk of poverty or undersaving
- the role of private pension provision and wider savings, building on the foundation of the State Pension, in delivering financial security in retirement and supporting those approaching retirement
- the long-term challenges of supporting an ageing population
- proposals for change beyond the current Parliament, that build on the measures in the Pension Schemes Bill and ensure Britain in the mid-21st Century delivers financial security in retirement through a pensions framework that is strong, fair and sustainable.

The Commission will be led by Baroness Jeannie Drake (a member of the original Commission), Sir Ian Cheshire and Professor Nick Pearce. They will work closely with stakeholders such as the Confederation of British Industry and the Trades Union Congress, drawing on the success of the original Commission in building a national consensus.

The Commission's final report is due in 2027.

For more details, see the [written ministerial statement](#), [press release](#) and the [Commission's terms of reference](#).

Alongside relaunching the Pensions Commission, the Government also published a [policy paper entitled 'Finishing the job: Launching the Pensions Commission'](#). The paper assesses the state of Britain's pensions landscape, including the progress made in the two decades since the first Pensions Commission.

Third State Pension age (SPa) review

On 21 July 2025, the Government launched [the third review of the SPa](#). This review will consider whether the rules around SPa remain appropriate, using the latest life expectancy data and other evidence.

Under the Pensions Act 2014, the Government must regularly review the SPa. The first review concluded in 2017, and the second in 2023.

The report for the third review must be published before 30 March 2029.

As set out in the Act, the review will consider evidence from two reports:

- an independent report, led by Dr Suzy Morrissey, on specified factors relevant to the review of SPa
- a report from Government Actuary's Department (GAD) to examine the latest life expectancy projections data.

Pension Schemes Bill – second reading

The [Pension Schemes Bill](#) had its second reading in the House of Commons on 7 July 2025.

To mark the occasion, the Government published a [press release](#) outlining how the Bill aims to transform the pensions landscape and deliver better outcomes for savers.

The Bill has now been sent to the House of Commons Public Bill Committee, which will scrutinise the Bill line by line. The Committee will first meet on 2 September 2025 and is expected to report back to the Commons by 23 October 2025. To inform its work, the Committee has launched [a call for evidence](#).

Targeted support consultations

The Government and the Financial Conduct Authority (FCA) are jointly reviewing the regulatory boundary between financial advice and guidance.

As part of this work, they are proposing a new targeted support regime. This would allow authorised firms to offer more support to consumers with their pensions and investments, by making suggestions appropriate to consumers with similar circumstances and characteristics. This support would not be personalised financial advice but aims to improve outcomes by guiding people towards suitable products.

The FCA has launched a consultation on [draft rules for this new regime](#). HM Treasury has also published [a draft statutory instrument](#) setting out proposed changes to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 with an [accompanying policy note](#).

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Stakeholders can respond to either consultation by 29 August 2025.

Pensions Dashboards Programme



Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

Voluntary connection

PDP has recently published its guidance on [voluntary connection](#) for schemes currently out of scope (i.e. with fewer than 100 relevant members). This guidance outlines how schemes, or third party providers on their behalf, can apply to connect to dashboards voluntarily. The detailed application process for voluntary connection is in development and will be updated based on consultation with industry.

Money and Pension Service (MaPS) consumer testing approach

At the recent PDP town hall event, MaPS shared it's [MoneyHelper Pensions Dashboard's consumer testing approach](#). The approach is indicative and will evolve as they learn from consumers' experiences of seeing real pensions data on a dashboard for the first time. MaPS will work closely with industry to invite consumers to take part in testing and will keep industry updated with testing progress. Insights from testing will inform the timing of the Department for Work and Pensions's (DWP) decision to make the MoneyHelper Pensions Dashboard available to the public. DWP is committed to providing industry with six months' notice before the dashboard is made publicly available.

PDP guidance on changing route to connection

TPR have had some questions around the process to follow once a scheme is connected to the dashboard, but is changing their administrator and/or ISP. PDP has published guidance on this, which details the process to follow. If not already done so, please sign up for PDP's newsletters so that you receive this information as soon as it's available.

The Pensions Regulator (TPR)



Blog and dashboards tracker survey results

On 24 July 2025, TPR published a [blog - Don't miss your dashboards deadline over a data debt](#), alongside [new research](#) which shows that while 80% of schemes are on track to connect by their 'connect-by date', there is still a lot to do to ensure that data is dashboards-ready. The blog confirms that over the coming months TPR will meet with the largest schemes in the country and scrutinise their preparations for dashboards.

Annual report and accounts for 2024/25 and corporate plan

On 17 July 2025, the Pensions Regulator (TPR) published its [annual report and accounts for 2024/25](#). The report outlines TPR's performance, financial position and priorities over the year.

On the same day, TPR also published [the year two update to its three-year corporate plan \(2024 to 2027\)](#).

A [press release](#) was issued to accompany both publications.

Digital, data and technology blog

Paul Neville, Executive Director of Digital, Data and Technology at TPR, has published [a new blog: 'How collaboration will help pensions thrive in the digital, data and technology age'](#).

In the blog, published on 1 July 2025, Paul outlined plans to launch a new Pensions Data and Digital Working Group this autumn. The group will bring together industry voices to support innovation and improve outcomes across the pensions sector.

The blog includes more details about the group and a link to an online form for those interested in joining.

The Pensions Administration Standards Association (PASA)



Guidance on data matching

PASA has recently published its updated [Data Matching Convention guidance](#), which provides practical support for schemes on how to match data accurately and consistently.

HM Treasury

Inheritance Tax consultation response

On 21 July 2025, Government published their [response to the consultation on inheritance tax \(IHT\) changes](#).

At the Autumn Budget 2024, the Government announced that for deaths after 5 April 2027:

- most unused pension funds and death benefits will be included in the value of a person's estate for IHT purposes
- pension scheme administrators (PSAs) will be responsible for reporting and paying any IHT due on pensions to HMRC.

HMT [consulted](#) on the processes for these changes between 30 October 2024 and 22 January 2025.

Following significant concerns raised by the LGA and the pensions industry, HMT has amended its proposals. The key changes are:

- all death-in-service benefits from registered pension schemes will be excluded from the value of an individual's estate for IHT purposes, regardless of whether the scheme is discretionary or non-discretionary – currently non-discretionary death-in-service benefits are included in the value of an individual's estate for IHT purposes
- personal representatives (PRs), and not PSAs, will be responsible for reporting and paying any IHT due on pension benefits
- PSAs will have new duties to support PRs in paying IHT on pension benefits
- to support PRs and beneficiaries who may struggle to pay IHT on pensions, the Government will offer multiple payment options. These include allowing pension beneficiaries to instruct PSAs to pay IHT in respect of pensions on

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their behalf – though the pension beneficiaries remain liable for the IHT.

Next steps

HMT has published [draft clauses for inclusion in the Finance Bill 2025-26](#). These are open for technical consultation until 15 September 2025. Comments should be sent to HMRC at ihntonpensions@hmrc.gov.uk. These clauses will amend the Inheritance Tax Act 1984. These include draft clauses that will bring relevant pension benefits into the estate for IHT purposes and provide for the right for beneficiaries to direct PSAs to pay IHT on their behalf. A [draft explanatory memorandum](#) and [policy paper](#) have also been published.

Annex A of the consultation response outlines the proposed new process for reporting and paying IHT from April 2027. HMRC will continue to work with industry experts, representative bodies and advisers to refine the process.

To legislate for the new process, Government will consult further on amendments to the Registered Pension Schemes (Provision of Information) Regulations 2006. Annex B of the consultation response sets out the expected changes.

The Government intends to publish tools and guidance to support PRs, PSAs and beneficiaries ahead of implementation in April 2027.

HMRC

Mandatory Scheme pays

Readers will be aware that the deadline for active and deferred members to make a mandatory scheme pays election in relation to the remedy was 6 July 2025.

HMRC have contacted us to confirm that given that some schemes are still issuing remediable service statements (RSS), to ensure that those members are not adversely impacted, Ministers have agreed to move the mandatory scheme pays deadline to 6 July 2027 to align with the deadline for pensioner members.

HMRC will include provisions to this effect in their next set of regulations, and they expect all remedy scheme pays elections to be treated as mandatory until the new, later deadline. A Pension Schemes Newsletter article will be issued confirming this position shortly.

Newsletter 171

HMRC published [newsletter 171](#) on 30 July 2025, which covers:

- **Inheritance tax:** a summary of the government's response to the recent consultation (see [earlier article](#))
- **LTA protection look-up service:** guidance on how to access the service when it moves to the Managing pension schemes service later this year
- **Managing pension schemes service:** a reminder that all pension schemes

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must now use this service to update HMRC and meet their reporting duties.

The Pensions Ombudsman

Cheshire FRA Ombudsman Case CAS-76722-Z3Z9

On 19th June the Pensions Ombudsman published their determination in case [CAS-76722-Z3Z9](#). The case relates to the Modified 2006 Scheme.

The member, who had a retained contract with Staffordshire FRS and a concurrent wholetime contract with Cheshire FRS disputed that he was not afforded the opportunity to convert his standard 2006 whole-time service into special 2006 service. Cheshire FRS did not issue the member with an expression of interest letter under rule 5A(4) of the The Firefighters' Pension Scheme (England) (Amendment) Order 2014 as they did not believe the member was eligible for the scheme in their wholetime contract due to the overlapping service, and as per rule 5A(2)(b)(iii), had not been 'required' to remain in their retained role in another service when taking up their wholetime role in Cheshire.

The PO found that, in order to achieve the full purpose of the legislation, which was to remove less favourable treatment compared to a person who was a wholetime firefighter in the period up to April 2006, the member should be entitled to convert their standard service to special service. They found that Cheshire had breached its statutory duty in failing to issue the notice under rule 5A(4). The PO did not interpret rule 5A(2)(b)(iii) as requiring the special member's employment as a retained firefighter and as a regular firefighter to be with the same authority. The PO also found that as Cheshire, was aware of and, had agreed the member's dual service, this fell within rule 5A(2)(b)(iii).

Whilst this was not the policy intention of regulation 5A(2)(b)(iii), which was for members whose FRA had 'required' them to remain in their retained role as a condition of them taking on a wholetime contract, the PO has interpreted the wording of the regulations differently.

It is the responsibility of each FRA to interpret regulations. Whilst this PO case is specific to circumstances in Cheshire and not binding on any other FRA, FRAs may wish to be mindful of this ruling if they receive any IDRPs complaints of a similar nature.

Annual report and accounts for 2024/25

On 17 July 2025, the Pension Ombudsman (TPO) and the Pension Protection Fund Ombudsman (PPFO) jointly published [their annual report and accounts for 2024/25](#). The report outlines:

- the activities and performance of both TPO and PPFO over the year
- key service improvements and casework volumes
- the financial position for the reporting period.

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TPO also published [a press release](#) to accompany the publication of the 2024/25 report.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khuf Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

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FPS Bulletin 96 – August 2025

Welcome to issue 96 of the Firefighters' Pensions Schemes bulletin.

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

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please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
<u>FPS Coffee Morning</u>	8 September 2025
FPS Technical Working Group	24 November 2025
SAB	11 September 2025 11 December 2025
FPS Communications Working Group	15 October 2025 29 January 2026 7 April 2026 21 July 2026 15 October 2026
<u>Local Pension Board training</u>	<u>17 September 2025</u> (in person) <u>22 January 2026</u> (MS Teams)
LPB Chair Forum	26 August 2025 30 October 2025
Administrator Forum	8 September 2025 13 October 2025 10 November 2025 8 December 2025
LGA FRA drop-in session	23 September 2025 23 October 2025 21 November 2025 23 December 2025
Ill Health Retirement Training	<u>3 September 2025</u>
Induction Training	<u>24 October 2025</u>
AGM	17 and 18 September 2025

Actions arising

Scheme Managers

[GAD calculator – Version 3](#): should ensure that the most up to date version of the calculator is being used and that if local versions are being made, they check that no updates have been made at the point of calculations.

[Training and Development](#): are encouraged to:

- allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.
- inform us of any specific areas of pensions training that they would like to see.

[Firefighters' Pensions Conference \(AGM\)](#): are encouraged to attend or encourage their internal pensions colleagues to attend the AGM.

Administrators

[Firefighters' Pensions Conference \(AGM\)](#): are encouraged to attend the AGM.

Local Pension Boards

[Local Pension Board Training Sessions](#): are encouraged to book onto the relevant session for them

[Local Pension Board Effectiveness Committee](#): are reminded to review the [resources](#) that are available to them, to assist in their compliance and effectiveness.

[Firefighters' Pensions Conference \(AGM\)](#): are encouraged to attend or encourage their internal pensions colleagues to attend the AGM.

Age Discrimination Remedy updates

GAD calculator – Version 3

On 7 August 2025, we [emailed](#) scheme managers, internal pension contacts, devolved Governments and administrators to notify them that a new version of the McCloud tax and contributions calculator had been published on the [Age Discrimination Remedy - GAD Tax and Contribution Calculator](#) section of the [FPS regulations and guidance](#) website.

The new calculator and guidance including several updates including, but not limited to:

- Conversions between the Fire 2006 Standard and 2006 Special schemes for members affected by the Matthews remedy

[Click here to return to Contents](#)

ACTION:

Scheme managers should ensure that the most up to date version of the calculator is being used and that if local versions are being made they check that no updates have been made at the point of calculations.

Resources

We would like to remind readers of the wealth of resources available on the [FPS regulations and guidance](#) website which support scheme managers in their role in implementing the age discrimination remedy.

To help readers find these resources a [website index](#) has been produced. This outlines the location of any factsheets, guidance, templates and calculators that you might need.

Following a number of queries, we would like to draw your attention to resources available relating to the [contributions adjustment process](#) and [Scheme Manager guidance on the powers to reduce or waive liabilities](#) which can be found in the [Retrospective Remedy](#) section on the FPS Regulations and Guidance website.

Matthews exercise updates

Forthcoming calculator versions

GAD are currently working on a version 2.8 of the calculator to correct an issue with initial pro-rata pension increases. This affects retirement dates shortly before the 2017 PI order date which are due a 0% pro-rata increase and subsequent 0% pro-rata periods for PI order dates since. We expect v2.8 will be available by the end of September.

For more detail about the retirement dates affected by this issue please refer to the [Special members of FPS 2006 - GAD Calculator](#) section in the Member area of the [FPS Regulations and Guidance](#) website.

FPS

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

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General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Injury Pension and opt outs

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The queries have been anonymised. The log is updated monthly in line with the bulletin release dates. This month the Matthews GAD calculator query log has been updated with a response to a query about the interaction between the Matthews and Sargeant remedies which readers may find useful.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

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BlueLight Commercial – Request for Information

FRA's may have recently received an email from BlueLight Commercial regarding work they are carrying out, in partnership with Northamptonshire Police, Crime and Fire Commissioner, to establish a new National Pensions Framework. The framework will go live in mid-2026 and will be available to all Fire and Rescue Services. They have asked for information to assist in their decision making and planning around the framework requirements.

Whilst the LGA are not affiliated with BlueLight Commercial, we do work with them. Therefore, we would encourage FRA's to respond to this request.

If your pension lead or commercial representative would like to participate in the specification review or evaluation process for this framework, BlueLight Commercial would be very pleased to hear from you. Please send your information to Pensions@bluelight.police.uk by 2nd September 2025.

Training and Development

2025 Training and Development

In [FPS Bulletin 88 – December 2024](#) we informed readers that we were launching a training programme for 2025. We are pleased to confirm that we have added a new [Training and Development](#) section to [FPS regulations and guidance](#) website, which provides information on what training and qualifications we are offering.

The training sessions that we have available, and the links to book are as follows:

Induction

[Virtual - 24 October 2025](#)

Internal Dispute Resolution Procedure (IDRP)

Virtual - 29 October 2025 – Booking link to be added shortly

Ill Health retirement

[Virtual – 3 September 2025](#)

Following the successful launch of our training programme for 2025, we will shortly be confirming the training subjects and dates for 2026. If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTIONS:

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Scheme managers are encouraged to:

- allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.
- inform us of any specific areas of pensions training that they would like to see.

Local Pension Board (LPB) Training Sessions

All details of the LPB training sessions are included on the [‘Training and Development’](#) section of the [FPS Board](#) website. The section sets out the dates that are available and how you book for these, as this will now be completed via a booking system, which is a change to the process.

*Please note that you will need to put NA in the box where it asks for the purchase order.

The full training is aimed at newer LPB members, where they need a more detailed session on the different areas of FPS and their role. For this session we invite other stakeholders to cover certain sessions, including TPR, PDP and the Chair of the SAB.

The refresher training session is aimed at LPB members who have already received LPB training, as they have been a LPB member for a period already and just require a bit of a refresher in their knowledge.

This training is provided by the LGA Team and will provide a reminder of the purpose of an LPB, the key role and responsibilities of all stakeholders and the current hot topics.

If you have booked onto the full training and think that the refresher training would be more suitable, please contact us and we can transfer your booking.

Full Training

[In Person – 17 September 2025](#)

[Virtual - 22 January 2026](#)

Refresher Training

Virtual – 8 December 2025 – Booking link to be added shortly

ACTION:

Local Pension Boards are encouraged to book onto the relevant session for them.

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Events

Firefighters' Pensions Conference (AGM)

Further to the launch of the AGM in [FPS Bulletin 95 – July 2025](#) the two-day programme allows delegates to network with fellow colleagues and hear the latest news on the Firefighters' Pension Scheme (FPS) from the scheme's key stakeholders.

You will hear important updates, from:

- MHCLG
- The Government Actuary Department and First Actuarial
- The SAB legal advisor
- The Pension Dashboards Programme

Day one – Wednesday 17 September 2024 16:30 – 18:30

This will follow the [Local Pension Board training session](#) and is primarily for Scheme Managers and Local Pension Board members, day one of the conference will provide practical guidance on the role of the scheme manager and how to be an effective Local Pension Board and will offer the opportunity to network with counterparts in other FRAs.

Following this session there will be a drinks reception on the terrace from 18:45.

Day two – Thursday 18 September 10:00 – 15:30

Day two of the conference provides delegates with an annual update on the Firefighters' Pension Scheme from key stakeholders.

Bookings are open on the LGA Events page:

[Day one](#)

[Day two](#)

ACTION: Scheme managers, Local Pensions Board members, Administrators and all others involved in Firefighter's Pensions are encouraged to attend the Firefighters' AGM.

FPS coffee mornings

Our MS Teams coffee mornings are continuing in September. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We will be holding a Coffee Afternoon on Monday 8 September at 13:00 to cover

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Contingent Decisions.

We are pleased to include the presentations from recent sessions below:

18 August 2025 – [LGPS Access and Fairness Consultation](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers

FPS England Scheme Advisory Board (SAB) updates

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Local Pension Board Effectiveness Committee

The LPB Effective Committee met on 12 August 2025, and they reviewed:

- LPB training sessions and future dates for 2026
- LPB Chairs forum
- Resources

The Committee agreed that the way in which LPB training has been provided in the last two years is working well, however it was reflected that as the LPB membership has remained static the need for four full training sessions in the year was not needed. The Committee therefore agreed that this would change to three sessions a year, but with more refresher sessions to be added.

The Committee also discussed the Board make up and some concerns over recruiting to vacancies within the Board.

We would like to remind LPBs that the SAB has a [resources](#) section on their [website](#), which includes [Guidance on the creation and operation of Local Pension Boards in England](#).

The Committee is looking to provide a template advert that Boards will be able to utilise, as well as some additional guidance on the board make up.

[Click here to return to Contents](#)

ACTION:

LPB Chairs are reminded to review the [resources](#) that are available to them, to assist in their compliance and effectiveness.

Other News and Updates

Pensions Dashboards Programme



Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

Blog: Testing the MoneyHelper Pensions Dashboard

[PDP has published a new blog](#) outlining its approach to testing the MoneyHelper Pensions Dashboard with real users and live data.

Adam Gifford, Senior Policy and Propositions Manager, explains how consumer testing will provide valuable insights to help refine the dashboard ahead of its public launch.

Over 40 million pension records now connected

Since April 2025, hundreds of pension providers and schemes have joined the pensions dashboards ecosystem - connecting over 40 million workplace and private pension records, more than half of all UK pension records.

A [short video update outlines progress](#) as we approach the final connection deadline of 31 October 2026.

Updated Guidance Now Available

PDP has published updates to existing guidance on its website. Each document includes a changelog to help pension providers and schemes track what's new.

Recently updated:

- **Public Key Infrastructure (PKI):** Overview of PDP's PKI service and how to use the cryptographic materials provided.
- **Data Management:** Guidance on viewing and updating pension provider or scheme details, including how to change a scheme name.

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Video: Final step in connecting to dashboards

PDP has released a short video explaining the final step in connecting to the pensions dashboards ecosystem.

The process varies depending on whether administering authorities are building a direct connection or using a third-party provider—the most common route.

The Pensions Regulator (TPR)



On 28 August TPR launched their new pensions dashboards connection campaign, targeting those schemes due to connect over the coming months. The campaign aims to continue to drive improved awareness and understanding of what Scheme Managers need to do to ensure they are ready to meet their dashboard duties.

It draws on recently published [research](#) which shows that while 80% of schemes are on track to connect on or before their 'connect-by date', many schemes still have a lot of work to do to get their data dashboards-ready.

With over 40 million member records now connected, the campaign dials up the urgency – reinforcing the crucial message that quality data is the foundation of dashboards, and its success once live to the public.

The core messages of the campaign for schemes are:

- **Data is vital** – Quality data is the foundation of dashboards. Now is the time to clean up any issues
- **Teamwork is key** – Everyone has a role to play in data preparation. It's a team effort.
- **Every connection counts** – Connecting members to dashboards will fundamentally change retirement planning.
- **Act now** – Make sure you are dashboards-ready. Read [TPR's guidance](#) and download their checklist to help you track your progress. You can also find resources about dashboards at [Guides and sample documents](#) in the Pensions Dashboard section, including a fire pension specific checklist.

Pensions Administration Standards Association (PASA)

New guidance: Securing Tomorrow – protecting member data

On 4 August 2025, the Pensions Administration Standards Association (PASA) released [new guidance – ‘Securing Tomorrow’](#) to help trustees and pension providers strengthen data protection and governance across schemes.

With schemes increasingly reliant on digital systems and sensitive member data, Securing Tomorrow offers practical steps to improve cyber resilience and manage emerging risks, including artificial intelligence. PASA highlights that trustees and providers have a dual responsibility – not only to safeguard member benefits, but also to protect sensitive personal data. This guidance supports schemes in building robust, proportionate controls to manage data risks with confidence.

The guidance complements existing frameworks, including:

- The Pensions Regulator’s [Cyber Security Guidance](#)
- National Cyber Security Centre’s [10 Steps to Cyber Security](#)

The Pensions Ombudsman

TPO Chair reflects on first month in the role

Deborah Evans, the new Chair of The Pensions Ombudsman (TPO), in a [blog](#), highlights her first month as a time of learning and engagement. She praises TPO’s commitment to resolving pension disputes efficiently and fairly, notes the rise in case volumes, and supports the organisation’s strategic focus on early resolution, smarter working, and collaboration with the industry to reduce complaints.

TPO launches new Corporate Strategy 2025–2028

The Pensions Ombudsman (TPO) has published its new [three-year Corporate Strategy](#), setting out a clear direction to meet rising demand and build on recent performance improvements.

The strategy focuses on two key goals:

- delivering a high-quality, accessible service – by streamlining processes, improving user experience, and ensuring value for money
- driving sector-wide improvement – by using TPO’s insight and data to influence better complaint handling and administration across the pensions landscape.

Building on the success of the Operating Model Review, the strategy also explores future efficiencies, including the use of artificial intelligence for administrative tasks, while maintaining a strong focus on quality decision-making.

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HMRC

Newsletter 172 – August 2025

On 21 August 2025, HMRC published their August [newsletter](#). In this newsletter they have articles on:

- **Personal Pension Relief:** From 1 September, claims must be made online or by letter—phone requests will no longer be accepted.
- **Public Service Pension Remedy:** The mandatory scheme pays deadline for affected members has been extended to 6 July 2027 for tax years 2019–20 to 2022–23.
- **Lifetime Allowance Protections:** HMRC invites administrators to test a new look-up service between 16 September and 23 October.
Email mohammed.alom@digital.hmrc.gov.uk to join.
- **Relief at Source:** Interim repayments are paused until outstanding 2024–25 returns are received. New references for consolidated claims apply from 2026–27.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPS Bulletins](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on

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the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

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Email: clair.alcock@local.gov.uk

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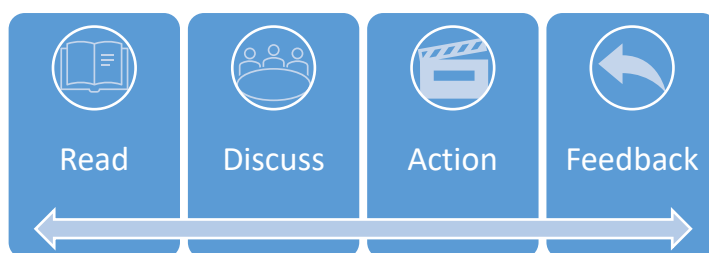
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Local Pension Board training	22 January 2026 (MS Teams) Refresher Training: 8 December 2025 (MS Teams)
LPB Chair Forum	30 October 2025
Administrator Forum	13 October 2025 10 November 2025 8 December 2025
LGA FRA drop-in session	23 October 2025 21 November 2025 23 December 2025
IDRP Training	29 October 2025
Induction Training	24 October 2025

Actions arising

Scheme Managers

[Training and Development](#): are encouraged to:

- allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.
- inform us of any specific areas of pensions training that they would like to see.

[GAD Calculator](#): Scheme managers should ensure that those who are involved with the Matthews exercise are aware of the new version of the calculator. The new version of the calculator supersedes previous versions. Previous versions of the calculator should no longer be used. Future interest files will only work with the latest version of the Matthews 2 calculator. FRA's should carefully review whether any

previously issued statements or payments affected by the changes described below need to be revisited.

[Matthews Project Implementation Data request](#): FRA's to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **22 October 2025**

Local Pension Boards

[Local Pension Board Training Sessions](#): are encouraged to book onto the relevant session for them

Age Discrimination Remedy updates

Contingent Decisions – scheme manager guidance

Following the coffee morning we held on [contingent decision – optants outs](#), we are pleased to confirm that we have published updated scheme manager guidance on the [Retrospective remedy](#) section of the [FPS regulations and guidance](#) website.

We are currently working on updating the member guidance and we will update the sector accordingly, once this has been complete.

Matthews exercise updates

GAD calculator

GAD will be releasing version 2.8 of the Matthews 2 calculator today to correct issues with pension increases for certain special pensioner members. This affects retirement dates shortly before the 2017 PI order date which are due a 0% pro-rata increase and subsequent 0% pro-rata periods for PI order dates since.

Support has temporarily disabled for pensioner member cases with a first Matthews exercise purchase wanting to convert connected standard service at the second Matthews exercise. GAD is developing a fix for back payments for these members which could previously be overstated. GAD expect to re-enable this functionality in the next release of the calculator, version 3. Version 3 is due to be released soon after the changes proposed in *Amendments to the Firefighters' Pension Scheme: retained firefighters* consulted on in December 2024 are implemented.

GAD will be separately releasing the October 2025 interest file shortly via the usual process.

ACTION: Scheme managers should ensure that those who are involved with the Matthews exercise are aware of the new version of the calculator. The new version of the calculator supersedes previous versions. Previous versions of the calculator should no longer be used. Future interest files will only work with the latest version of the Matthews 2 calculator. FRA's should carefully review whether any previously issued statements or payments affected by the changes described below need to be

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revisited.

Project Implementation Data request

Further to our request in [FPS Bulletin 82 - June 2024](#) we would now like to collect the data for period 1 July 2025 to 30 September 2025.

Please complete the return which you can access via this link [Project Implementation data request](#). Earlier templates will not capture the detail we are now asking you to provide.

As shared during their Fire AGM presentation on the 2024 scheme valuation, GAD need to rely on this quarter's data to inform their review of Employer Contribution Rates to apply from April 2027. GAD have asked FRAs to respond in good time to this quarter's data and particularly consider the following areas:

1. Amounts are included under the correct column (and ideally sense checked against previous quarter responses on file).
2. Amounts include latest totals for the full exercise to date. (e.g. all statements sent to eligible firefighters since October 2023, not just during the previous quarter)
3. FRAs are welcome to annotate or comment on fields – especially if they are unsure which figure to provide – this helps GAD identify consistent information. E.g. this response earlier this year for “Total number of individuals who have replied and expressed an interest”: “‘aaa’ members expressed interest, of which ‘bbb’ were eligible for Matthews 2”

ACTION: FRA's to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **22 October 2025**

Any FRAs with questions can also attend the October coffee morning on 7 October 2025 to raise any questions for GAD.

FPS

General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

There have been no technical queries in September 2025.

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Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The logs are updated monthly in line with the bulletin release dates.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

Training and Development

Training and Development

Details of our training sessions are included on the [Training and Development](#) section of the [FPS regulations and guidance](#) website. The section sets out the training topics, dates that are available and how to book.

If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION:

Scheme managers are encouraged to:

- allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.
- inform us of any specific areas of pensions training that they would like to see.

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Local Pension Board (LPB) Training Sessions

Details of the LPB training sessions are included on the [‘Training and Development’](#) section of the [FPS Board](#) website. The section sets out the dates that are available and how to book.

ACTION:

Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Events

Firefighters’ Pensions Annual Conference

You can read our write up on the annual conference and view the slides from both days on the [Fire pensions annual conference](#) section of the [FPS regulations and guidance](#) website.

FPS coffee mornings

Our MS Teams coffee mornings are continuing in October 2025. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We are pleased to include the presentations from recent sessions below:

8 September 2025 – [Contingent Decision – Optant out](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers.

FPS England Scheme Advisory Board (SAB) updates

New Fire SAB inbox

As part of the ongoing work to improve communications between the SAB and LPB’s a new dedicated SAB inbox has been created, fireSAB@local.gov.uk. This inbox will be monitored by the SAB Secretariat with the relevant consultation with the SAB.

Annual Report

The Board Chair, Joanne Livingstone has published the Board’s first [Annual Report](#).

The report provides an overview of the work that the SAB has carried out over the last twelve months (May 2024 to June 2025), governance arrangements and the business plan and priority work over the coming twelve months (June 2025 to May

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2026¹).

This is an important piece of work to highlight the various workstreams that the Board have led on and will continue delivering to support FRAs and the scheme, in line with its statutory duties.

Any comments on this publication please contact the fireSAB@local.gov.uk.

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

Amendments to the Pensions Schemes Bill in response to the Virgin Media judgment

The Government has introduced new amendments to the [Pension Schemes Bill](#), currently being reviewed in the House of Commons. These changes aim to fix problems highlighted by the recent Virgin Media v NTL Pension Trustees court case, which questioned whether some past changes to workplace pension schemes were legally valid.

The new clauses 100 to 103 would allow for retrospective actuarial validation of past changes where certain conditions are met. The amendments also include separate rules for schemes based in Northern Ireland.

You can view the most recent draft of [the Bill on Parliament's website](#).

Pensions Dashboards Programme



¹ Inline with the business plan and budget cycle

Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

The Pensions Regulator (TPR)



TPR launches consultation on new enforcement strategy

The Pensions Regulator (TPR) has launched a consultation on its proposed enforcement strategy, aiming to modernise how it protects savers and regulates workplace pensions.

Published on 16 September 2025, the strategy sets out a more focused, agile and outcomes-driven approach. TPR wants to act earlier, intervene smarter, and deliver better outcomes for savers. The new model focuses on transparency, proportionality and collaboration, aligning with TPR's statutory objectives and its shift towards a more prudential style of regulation.

To support the launch, Gaucho Rasmussen, Executive Director of Compliance and Enforcement Group at TPR, has published a [blog on the new strategy](#).

TPR is inviting feedback from across the industry to assess whether the strategy is clear, effective and free from regulatory gaps.

The consultation closes on 11 November 2025. You can read the [consultation on TPR's website](#).

PASA



PASA publishes Dashboards Toolkit on Warnings and Unavailable Codes.

The Pensions Administration Standards Association (PASA) has released a new dashboards toolkit to help schemes prepare for connection and compliance.

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This latest guidance focuses on warnings and unavailable data. It provides practical advice on how schemes should respond when estimated retirement income or accrued value data is missing. It outlines best practice for using error codes and returning appropriate warnings to dashboards.

These warnings help inform dashboard users about specific circumstances affecting their benefits, such as the presence of a scheme pays debit.

The toolkit builds on PASA's previous resources and reflects input from across the industry. You can read the full [guidance on PASA's website](#).

The Pensions Ombudsman

The Pensions Ombudsman's determination CAS-81940-Z2S8

The Pensions Ombudsman made a determination regarding a member of the British Steel Pension Scheme transferring his pension to a Small Self-Administered Scheme (SSAS) in 2014.

The member argued that British Steel Pension Fund's trustees did not carry out sufficient due diligence and did not warn him of scam indicators, which led to significant financial loss after investing in an unregulated overseas property scheme. TPO did not uphold the member's complaint.

This case looks at the statutory transfer requirements under the Pension Schemes Act 1993 at the time of the transfer. It also considers whether the scheme had to follow the due diligence checklist in the Action Pack or the Scorpion leaflet. In reaching the decision, TPO considered:

- the scheme's obligations to meet the express transfer provisions of the Pension Schemes Act 93.
- statutory due diligence requirements
- regulatory due diligence obligations
- the Common Law duty of care in negligence – ie whether there was a duty of care to go beyond the legislative requirements and nonetheless carry out the due diligence suggested by the Action Pack
- equitable duties of care.

This is an important case and will be of interest to administering authorities dealing with similar appeals for transfers between February 2013 and 30 November 2021 (the date the Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021 came into force).

You can read the [full determination on The Pensions Ombudsman's website](#). The Ombudsman has also published [a news article](#) to alert the pensions industry.

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HMRC

HMRC Newsletter 173 – September 2025

[HMRC's newsletter 173](#), published 25 September 2025, includes updates for scheme administrators on:

- **HMRC / FCA statement on returning tax-free lump sums:** HMRC and the Financial Conduct Authority (FCA) have clarified that tax consequences from taking tax-free lump sums generally cannot be reversed, even if payments are returned or contracts cancelled.
- **Qualifying recognised overseas pension schemes** – HMRC is replacing the APSS262 form with a new online feature for reporting transfers to overseas pension schemes (QROPS). This will be available through the Managing Pension Schemes service. Schemes with a Pension Scheme Tax Reference starting with “0” must migrate to use it. HMRC is also inviting scheme administrators to take part in user research to help improve the service. Please email laura.klonowska@digital.hmrc.gov.uk if you are interested in taking part.
- **Technical updates for the abolition of the lifetime allowance** – HMRC is preparing further changes to tidy up the legislation, fix inconsistencies and make sure everything works smoothly following the abolition of the lifetime allowance. These will include changes to the valuation of crystallised pension rights for trivial commutation lump sums, ensuring consistency with the pre-April 2024 rules. The changes will apply retrospectively from 6 April 2024. HMRC plans to consult with the industry later this year and will share more details in future newsletters.
- **Deadline reminder for the pension scheme return** – From the 2024/25 tax year, all pension scheme returns must be submitted using the Managing Pension Schemes service. Only schemes that receive a notice to file need to submit a return. The deadline is 31 January after the tax year ends. If a scheme is migrated after 31 October 2025, the deadline is three months from the notice date. HMRC has published a video guide to help administrators understand the process.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)

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- [HMRC Pensions Tax Manual](#)
 - [LGA pensions website](#)
 - [LGPS Regulations and Guidance](#)
 - [LGPC Bulletins](#)
 - [LGPS member site](#)
 - [Scottish Public Pensions Agency - Firefighters](#)
 - [Welsh Government Fire circulars](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

Contact details

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

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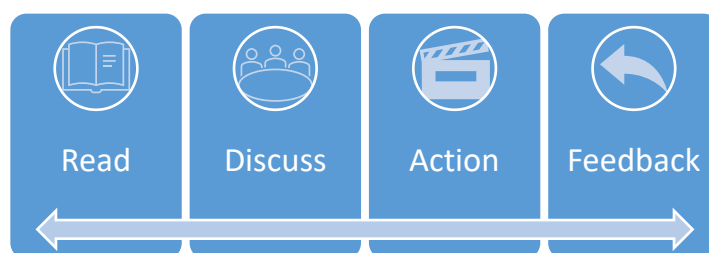
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While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

FPS Bulletin 98 – October 2025

Welcome to issue 98 of the Firefighters' Pensions Schemes bulletin.

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
-------	------

<u>FPS Coffee Morning</u>	11 November 2025 26 November 2025
FPS Technical Working Group	24 November 2025
SAB	11 September 2025 11 December 2025
FPS Communications Working Group	29 January 2026 7 April 2026 21 July 2026 15 October 2026
<u>Local Pension Board training</u>	<u>22 January 2026</u> (MS Teams)
LPB Chair Forum	To be confirmed for 2026
Administrator Forum	10 November 2025 8 December 2025
LGA FRA drop-in session	21 November 2025 23 December 2025

Actions arising

Scheme Managers

[Updated HMRC Offsetting of Unauthorised Payments Reporting Template and Guidance](#): should make the necessary people aware of the updated template and guidance.

[Matthews case update and new template](#): must ensure staff processing Matthews cases are familiar with the manual cases note, and that appropriate checks against it are completed for each case processed.

Where cases are to be submitted the process and secure Egress portal described in the note *must* be used. Care should also be taken that all required information is included and clearly set out when referring cases. Incomplete or poorly labelled information is likely to increase the time needed by GAD to respond to these cases.

[Training and Development](#): are encouraged to:

- allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.
- inform us of any specific areas of pensions training that they would like to see.

Administrators

[Updated HMRC Offsetting of Unauthorised Payments Reporting Template and Guidance](#): should ensure they are using the most up to date version of the reporting template and ensure the guidance document is followed.

Local Pension Boards

[Local Pension Board Training Sessions](#): are encouraged to book onto the relevant session for them

Age Discrimination Remedy updates

Q2 25/26 McCloud Compensation Claims - DELTA Opens 01 Oct (Firefighters Remedy Compensation Grant July-September 2025)

On 1 October 2025, MHCLG [emailed](#) all Claim Certifiers to confirm that the compensation claim period had opened and the deadline for submissions is **31 October 2025**.

Updated HMRC Offsetting of Unauthorised Payments Reporting Template and Guidance

HMRC has created some additional guidance on how to report to HMRC any offsetting used for unauthorised payment top-ups. The guidance includes a description of what HMRC are expecting for each individual data item, along with an updated version of the offsetting of unauthorised payments spreadsheet template.

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The guidance and updated template can be found in this [Age Discrimination Remedy – Useful Information](#) section in the member-restricted area of the FPS Regulations and Guidance website.

HMRC has asked that you do not remove any columns when completing the template. If the column is not applicable to the member you are reporting, please leave this blank.

The spreadsheet can be used for:

- 1) Reporting the top-up and any offsetting in the same period
- 2) Report the top-up only, if you have not used the offsetting process yet (top-up will be fully taxed and no offsetting will apply)
- 3) Report the use of offsetting after reporting the top-up in a previous period (a credit will be issued for any overpaid tax)

If you are reporting the top-up and offsetting in separate periods, please provide a reason for this. If you find that the spreadsheet does not support one of the three scenarios to report a change in a member's unauthorised payment tax position, please get in contact with HMRC at publicservicepensionsremedy@hmrc.gov.uk.

ACTION: Scheme managers should ensure the necessary people are made aware of the updated template and guidance, and administrators should ensure the newest version of the offsetting template is being used and ensure the guidance document is followed.

Matthews exercise updates

Project Implementation Data request – Thanks!

All 44 FRAs in England provided a response to the Matthews implementation survey request published in the September bulletin. This is the first time since the start of the Matthews second options exercise that all FRAs have responded to the implementation survey. This is especially timely as GAD will use this data to inform their review of Employer Contribution Rates to apply from April 2027. GAD and LGA appreciate the efforts of all FRAs for their responses to the implementation survey this quarter and throughout the exercise.



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Manual case update and new template

GAD has updated the [Matthews manual cases note](#) to extend the list of 'Cases to be referred to GAD'. The straightforward pension amount calculation included in the Matthews 2 calculator does not cover more complex pension calculation scenarios. The manual cases note now explicitly states that Cases for pensioner members who are subject to a Pension Sharing Order, Earmarking Order or Tax Charge Debits (Scheme Pays) should be referred to GAD.

ACTION: Scheme managers must ensure staff processing Matthews cases are familiar with the manual cases note, and that appropriate checks against it are completed for each case processed.

Where cases are to be submitted the process and secure Egress portal described in the note *must* be used. Care should also be taken that all required information is included and clearly set out when referring cases. Incomplete or poorly labelled information is likely to increase the time needed by GAD to respond to these cases.

FPS

General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Ill Health retirement
- Injury
- Contribution banding

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'. The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

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As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

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Training and Development

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If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION:

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- inform us of any specific areas of pensions training that they would like to see.

Local Pension Board (LPB) Training Sessions

Details of the LPB training sessions are included on the [‘Training and Development’](#) section of the [FPS Board](#) website. The section sets out the dates that are available and how to book.

ACTION:

Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in November 2025. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We are pleased to include the presentations from recent sessions below:

7 October 2025 [GAD update – Matthews Project Implementation data](#)

[Bluelight Commercial – Pensions Framework update](#)

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28 October 2025 [Matthews Amendments – Readiness, compensation and litigation](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers.

FPS England Scheme Advisory Board (SAB) updates

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

Pensions Dashboards Programme



Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

MoneyHelper pensions dashboards testing – update

The next stage of pensions dashboards testing began in October, with a low volume of individuals using a real dashboard with real pensions data. This is in line with the [Pensions Dashboards Programme's \(PDP\) approach to consumer testing](#).

You can find out more about pensions dashboards testing:

- in the [PDP blog on dashboards and consumer testing](#)
- in PDP Principal Chris Curry's [blog on testing the MoneyHelper dashboard](#)
- by watching the [2 minute video on using a dashboard for the first time](#).

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The Pensions Regulator (TPR)



Pensions dashboards webinar

The Pensions Regulator (TPR) is holding a free dashboards webinar at 2.30pm on 3 December 2025. The purpose of the webinar is to prepare schemes for dashboards duties.

TPR expects FRAs to connect by 31 October 2025, in line with the date set in DWP guidance. [Find out more about the TPR winter pensions dashboards webinar](#) and book your place online.

Public Sector Scheme Return

The Pensions Regulator (TPR) sent scheme return notices to managers of public service pension schemes in October 2025. TPR used the contact information in the online [Exchange](#) service to contact scheme managers.

Scheme managers must complete the return within six weeks of receiving the scheme return notice. This is a legal requirement.

There are no new questions in this year's scheme return. The section previously called 'Record keeping' has been updated to reflect the general code and TPR's expectations. This section is now called 'Scheme member data quality'.

Find out more about the [Public service scheme return](#) on TPR's website.

At this month's FRA drop-in session we discussed whether incomplete Matthews records should be included within the data scoring. It is LGA's view that this should be included as this represents the current position of the data. We will be informing TPR of the position for the sector, so that they take this into account when considering the sectors returns.

The Pensions Ombudsman

TPO determination on pension liberation

In a recent determination (CAS-78486-R9D8), the Deputy Pensions Ombudsman (DPO) did not uphold a complaint concerning pension liberation.

In 2015, Mrs T transferred her defined benefit pension to a small self-administered scheme that turned out to be a pension liberation scheme. The complaint she

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brought against the scheme that made the transfer included the view that she did not meet the definition of an ‘earner’ as set out in section 181 of the Pension Schemes Act 1993.

The DPO held that a member does have a right to transfer credits, whether or not they were an earner at the time of the transfer. This view does not follow the 2016 decision in *Hughes v Royal London*, in which the High Court ruled that a member must be in receipt of earnings to qualify for a statutory transfer, but those earnings do not have to come from the employer sponsoring the scheme they are transferring to.

You can read more on the Pension Ombudsman (TPO) website:

- [DPO determination Mrs T, CAS-78486-R9D8](#)
- [TPO statement on High Court decision in Hughes v Royal London](#).

PASA

PASA guidance on AI in pensions administration

On 28 October 2025, the Pensions Administration Standards Association (PASA) published new [guidance on the use of AI in pensions administration](#). The guidance provides practical support for schemes to understand the opportunities and risks of adopting Artificial Intelligence (AI) in pension administration.

You can find out more about the guidance in the [PASA press release](#).

PASA accreditation showcase webinar

PASA is running a webinar on 5 November 2025 from 12.30 to 1.30 pm covering PASA accreditation. You can [find out more about the webinar and book your place](#) online.

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters’ Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	2 December 2025
FPS Technical Working Group	25 March 2026 20 May 2026 18 August 2026 26 November 2026
SAB	11 December 2025 18 March 2026 17 June 2026 16 September 2026 9 December 2026
FPS Communications Working Group	29 January 2026 7 April 2026 21 July 2026 15 October 2026
Local Pension Board training	22 January 2026 (MS Teams) Starting in May 2026, this training will be delivered over two days, with each session lasting two hours. May 2026 5 May 2026 – Day One 7 May 2026 – Day Two September 2026 22 September 2026 – Day One 23 September 2026 – Day Two January 2027 28 January 2027 – Day One 29 January 2027 – Day Two Refresher Training 31 March 2026 7 July 2026 8 October 2026 The links to book these events will be made available next week at: Training and Development

LPB Chair Forum	15 January 2026 20 March 2026 14 May 2026 15 July 2026 18 September 2026 17 November 2026
Administrator Forum	8 December 2025 Dates to be confirmed for 2026
LGA FRA drop-in session	23 December 2025 23 January 2026 23 February 2026 23 March 2026 23 April 2026 21 May 2026 23 June 2026 23 July 2026 21 August 2026 25 September 2026 23 October 2026 23 November 2026 23 December 2026

Actions arising

Scheme Managers

Training and Development: are encouraged to:

- allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.
- inform us of any specific areas of pensions training that they would like to see.

TPR publishes revised data quality guidance: are encouraged to review the data quality guidance.

Administrators

Deputy Ombudsman clarifies 'transfer credits condition': are recommended to update your transfer discharge forms to occupational pension schemes to reflect this case.

Local Pension Boards

Local Pension Board Training Sessions: are encouraged to book onto the relevant session for them

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Age Discrimination Remedy updates

Unauthorised Payment's HMRC Offsetting Guidance

On 13 November 2025, we [emailed](#) scheme managers, internal pensions, finance and administrator contacts to inform them that HMRC had published their unauthorised payments offsetting guidance on the .GOV.UK website.

Matthews Remedy updates

Manual cases

GAD have made us aware that several individuals involved in the Matthews exercise, who's cases fall into the manual case category, have started to contact GAD directly.

Please can we encourage FRAs to manage the messaging regarding these cases, to avoid individuals contacting GAD directly.

Whilst we are aware that it is frustrating that these cases are taken longer than was anticipated, we are working directly with MHCLG and GAD to understand the timescales involved.

FPS

2025/2026 AME Funding

Fire and Rescue Authorities (FRAs) have already received advance AME funding for FY 2025/26 to support the implementation of both the Matthews and McCloud remedies. This funding was included in the AME pension top-up grant paid in July 2025.

MHCLG has previously confirmed that it is prepared to make an additional AME pension top-up payment during FY 2025/26 if any FRA experiences cashflow challenges directly related to implementing the Matthews and/or McCloud remedies. If your FRA requires extra interim AME funding this year, please contact MHCLG directly with your request.

Please note:

- Any request for additional AME funding must include evidence showing that the uplifted funding provided in the July 2025 AME pension top-up grant is insufficient for your projected spend in FY 2025/26.
- Any additional AME grant paid will be offset against the next AME pension top-up grant scheduled for July 2026.

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General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Tax implications for active members who reach age 75

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The logs are updated monthly in line with the bulletin release dates.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

Training and Development

Training and Development

Following reflection and feedback from the sector, as discussed in our coffee morning '[What's worked, What's Next; Fire sector training 2025-2026](#)', we are pleased to confirm that we will be continuing with our training programme and adding some additional topics, including:

- Scheme manager training

Later in 2026 we will also be adding training on:

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- Discretions
- Pensions Tax

Details of our training sessions are included on the [Training and Development](#) section of the [FPS regulations and guidance](#) website. The section sets out the training topics, dates that are available and how to book. We will be adding the dates for 2026 in the next week.

If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION:

Scheme managers are encouraged to:

- allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.
- inform us of any specific areas of pensions training that they would like to see.

Local Pension Board (LPB) Training Sessions

Following reflection and feedback of the 2025 LPB training sessions we have chosen to split the full training into two sessions:

Session one will cover governance and an overview of the Firefighters' Pension Scheme history.

Session two will cover hot topics i.e. Matthews, Sargeant and Pension Dashboards.

Details of the LPB training sessions are included on the ['Training and Development'](#) section of the [FPS Board](#) website. The section sets out the dates that are available and how to book, and we are pleased to have added the 2026 dates.

ACTION:

Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in December 2025. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

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We are pleased to include the presentations from recent sessions below:

11 November 2025 – [What's Worked, What's Next – Fire Sector Training 2025 - 2026](#)

26 November 2025 – [Pensions Ombudsman ruling](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers.

FPS England Scheme Advisory Board (SAB) updates

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

Budget 2025

On 26 November 2025, Rachel Reeves, Chancellor of the Exchequer, delivered the [Budget 2025](#).

Points of interest for scheme managers include:

- **Inheritance tax:** The Budget document reaffirms the Government's intention to proceed with previously announced proposals to include certain unused pension funds and death benefits within the estate for inheritance tax (IHT) purposes for deaths after 5 April 2027. On the same day as the Budget, the Government also published a [policy paper on the proposals](#). This sets out that the Government will introduce a mechanism for personal representatives (PRs) to direct pension scheme administrators to withhold 50 per cent of taxable benefits for up to 15 months from the date death, where the PRs expect IHT to be due.

Other pension-related announcements include:

- confirmation of next year's increase to the basic and new State Pension

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- a commitment to maintain the triple lock for the duration of the current Parliament
- amendments to the rights of overseas residents to top up their State Pension by paying class 2 voluntary national insurance contributions
- measures to ease the administrative burden for pensioners whose sole income is the basic or new State Pension without increments, so they will not need to pay small amounts of tax via simple assessment from 2027–28, even if the State Pension exceeds the personal allowance.

PASA publishes new data quality guidance and a data improvement plan template

Following the publication of TPR’s revised data quality guidance, the Pensions Administration Standards Association (PASA) published new data quality guidance and a data improvement plan template through its Data Working Group. These resources help pension schemes respond to TPR’s revised member data guidance.

TPR’s revised guidance asks schemes to check member data against six key dimensions: accuracy, completeness, consistency, timeliness, uniqueness and validity. PASA’s guidance explores each dimension and provides practical detail on how schemes can assess and improve the quality of member data across these areas.

The accompanying data improvement plan template provides schemes with a structured framework to plan, document and deliver data improvement activity. It can be adapted to suit each scheme and helps trustees, administrators and advisers set up clear, auditable data improvement processes.

For more details, and links to the guidance, read [PASA’s press release](#).

PASA Issues guidance on digital transformation

On 23 November 2025, PASA released the first part of a new three-part guidance series from its Digital Administration Working Group.

The publication ‘Delivering Effective Digital Transformation’ offers practical guidance for pension schemes embarking on, or progressing through, digital transformation. It outlines how schemes can establish the right frameworks, technologies and cultural mindset to ensure successful and sustainable digital change.

The next part of the series will be published in January 2026. It will provide actionable strategies and planning frameworks for delivering digital transformation, regardless of scheme size or digital maturity.

For more details and to access the full guidance, see [PASA’s press release](#).

Deputy Ombudsman clarifies ‘transfer credits condition’

The Deputy Pensions Ombudsman has published a decision that clarifies how the ‘transfer credits condition’ under the Pension Schemes Act 1993 should be interpreted.

Under the Act, a statutory transfer to an occupational pension scheme must meet the ‘transfer credits condition’. This means the member must acquire transfer credits in the receiving scheme. Transfer credits are defined as rights allowed to an earner under the rules of an occupational pension scheme, based on a transfer.

In a 2016 case of *Hughes v Royal London*, the Court considered the ‘transfer credits condition’. In particular, whether the member needed to be an earner from a sponsoring employer of the receiving scheme, or whether earnings from any source would suffice. The Court ruled that earnings from any source would meet the condition.

The Judge in the *Hughes* case also raised the possibility of interpreting the ‘transfer credits condition’ differently. In paragraph 26, the Judge suggested that the condition might refer to ‘rights which have the character of rights which were allowed to persons who were earners but without requiring the individual applicant for a transfer of the cash equivalent to be himself or herself an earner.’ However, as neither party supported this interpretation, the Judge did not rule on it.

The member had transferred their pension from the HBOS Final Salary Pension Scheme to the Bodhyfrd Road 1967 Ltd Small Self-Administered Scheme (SSAS) in 2015. The member argued that the transfer should not have occurred because they had no earnings from any source at the time, and therefore the ‘transfer credits condition’ was not met.

The Deputy Ombudsman dismissed this argument, ruling that the condition was met. They agreed with the Judge’s comments in *Hughes*, supporting the interpretation that the condition is based on the character of the rights acquired, rather than the member’s earnings status. Their full reasoning is set out in paragraphs 59 to 76 of the decision.

In paragraph 73.3, it says:

‘Read as referring to a type of right, the definition is meaningful as it limits the type of rights that can be acquired on a transfer to those that could be acquired by an earner and, for instance, excludes short term pensions or other rights allowed to dependants or other persons and rights not allowed under an occupational pension scheme’.

The Deputy Ombudsman further ruled that the ‘transfer credits condition’ was met in this case because ‘the rights granted...were consistent with those that could be accrued by ‘earners’, including both earners and self-employed earners under the SSAS as a registered pension scheme.’

This decision confirms that members transferring to an occupational pension scheme

do not need to have earnings from any source to meet the 'transfer credits condition'. However, it is important to note that since 2021, transfers to occupational pension schemes must now establish an employment link to a sponsoring employer of the receiving scheme under the Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021.

Administrators may wish to adjust their discharge forms for transfers to occupational pension schemes. The forms will likely ask the receiving scheme to confirm that the member's transfer value accepted by 'the Scheme' will be used to provide transfer credits for the member. We recommend expanding this statement to include the following:

"Transfer credits are defined in section 181 of the Pension Schemes Act 1993. This means the type of rights that could be acquired by earners under the rules of the Scheme."

ACTION

Administrators are recommended to update your transfer discharge forms to occupational pension schemes to reflect this case.

Pensions Dashboards Programme



Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

PDP marks one year to go until dashboard connection deadline

On 31 October 2025, the Pension Dashboards Programme (PDP) marked one year until the legal deadline for all pension schemes to connect to the dashboard. To highlight this milestone, PDP released a [short video](#) showing the progress made so far and stressing the need to keep up momentum as the deadline approaches.

Schemes that are due to connect and have questions or need support should contact PDP as soon as possible.

To reinforce this message, PDP issued a [press release](#) on 3 November 2025.

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PDP dashboards webinar – 10 December 2025

PDP is hosting a webinar on Wednesday 10 December from 11am to 11.45am. This is an opportunity to hear about the latest updates on pensions dashboards.

The webinar will be hosted by a panel of experts including Chris Curry from PDP, Adam Gifford from MoneyHelper and Lucy Stone from TPR. Participants will also be able to ask questions at the end of the session.

For more information and to secure your place, please visit the [webinar registration page](#).

PDP blog on data quality

On 21 November 2025, the PDP published a [blog called 'Getting data-ready for dashboards: benefits for savers and schemes'](#).

The blog highlights the importance of having high-quality, accurate, and complete member data for dashboards. It explains how high-quality data enables better matching of records, reduces administrative burdens and enhances the overall user experience.

The blog also features comments from TPR, which expand on how improving data readiness can unlock significant opportunities for members, pension providers, schemes and the wider pensions industry. In addition, TPR reiterates the potential consequences for schemes that fail to invest in data quality.

The Pensions Regulator (TPR)



Enforcement strategy consultation – LGA response

On 11 November we [published](#) a response on behalf of the LGA to TPR's consultation on its proposed enforcement strategy.

The response broadly supports TPR's approach, welcoming its agile, risk-based and preventative framework. However, it calls for greater transparency in enforcement decision-making and clearer success metrics to measure effectiveness.

TPR ran [the consultation](#) from 16 September to 11 November 2025.

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TPR publishes revised data quality guidance

The Pensions Regulator (TPR) has released [revised member data guidance](#), bringing all its data-related resources together in one place.

The revised guidance sets out clearer expectations for schemes and includes best practice examples to help improve data management capability. The guidance explains how:

- scheme managers are ultimately accountable for data quality, even if tasks are delegated to administrators
- scheme managers must ensure regular data assessments, review reports, and submit accurate data scores in their scheme return
- scheme managers should have a clear data management strategy, allocate resources for improvements, and challenge service providers where standards are not met.

The revised guidance follows TPR's [recent report on its regulatory initiative](#), which targeted schemes at risk of falling short on data quality standards. Through this initiative, TPR asked schemes to demonstrate compliance, encouraged improvements, and gathered insights to refine its communications and guidance. The key findings include:

- while most schemes have made progress on cleansing personal data for dashboards, value data, used to calculate benefits, is often overlooked
- improvement plans are frequently informal or fragmented, and trustee engagement ranges from proactive oversight to near-complete reliance on administrators
- controls and trustee focus vary widely. In many cases, administrators lead data assessments with limited trustee scrutiny.

TPR is now scrutinising the data preparations of the UK's largest schemes and will expand its engagement in 2026. scheme managers need to be ready to demonstrate how they are maintaining their member data in line with legal requirements and TPR expectations. Schemes unable to demonstrate compliance may face formal intervention, including improvement notices.

ACTION

Scheme managers are encouraged to review the revised data quality guidance

TPR blog on pension scams

On 27 November 2025, TPR published [a blog about pension scams](#). This blog marks an important milestone: the fifth anniversary of TPR's 'Pledge to Combat Pension Scams'.

The blog also accompanies recent updates to the pledge and the launch of a new campaign. In the blog, TPR reflects on the significant progress the pensions industry has achieved over the past five years, examines the challenges that remain, and sets out the way forward.

HMRC

On 27 November 2025, HMRC published their [Pensions schemes newsletter 175 – November 2025](#), which includes the following updates:

- **Budget 2025:** A summary of the main pension-related announcements from the Budget.
- **Speculation about Budget changes:** HMRC asks schemes to remind members about the risks of early access to pensions. If schemes identify new schemes entering the market that offer access to pension savings in ways that raise concern, they should report them to pensions.compliance@hmrc.gov.uk.
- **'Check your pension protections' service:** The service has been renamed 'Check your pension protections and enhancements'. Individuals can now view all protections and enhancements online and submit amendments to some protections online.
- **Reporting QROPS transfers:** Later this year, the Managing Pension Schemes service will include a new feature allowing schemes to report transfers to a Qualifying Recognised overseas pension scheme (QROPS) to HMRC.

Managing Pension Scheme service: HMRC has published a YouTube video on enrolling and migrating to the service

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)

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- [HMRC Pensions Tax Manual](#)
 - [LGA pensions website](#)
 - [LGPS Regulations and Guidance](#)
 - [LGPC Bulletins](#)
 - [LGPS member site](#)
 - [Scottish Public Pensions Agency - Firefighters](#)
 - [Welsh Government Fire circulars](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

Contact details

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

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Email: clair.alcock@local.gov.uk

Claire Johnson (Senior Firefighters' Pensions Adviser)

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Tara Atkins (Firefighters' Pensions Adviser)

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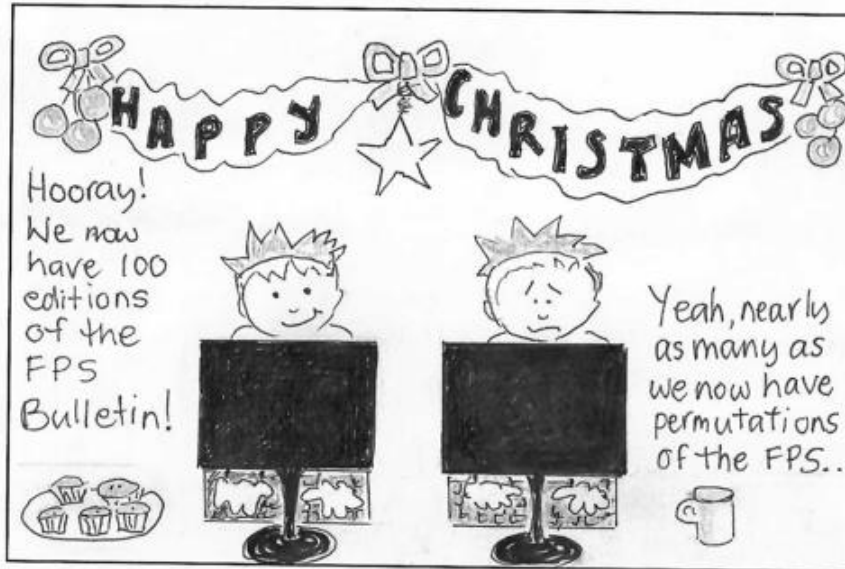
Disclaimer

The information contained in this bulletin has been prepared by the Bluelight Pensions team, part of the Local Government Association (LGA). It represents the views of the team and should not be treated as a complete and authoritative statement of the law. Readers may wish, or will need, to take their own legal advice on the interpretation of legislation. No responsibility whatsoever will be assumed by the LGA 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 this bulletin.

While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

FPS Bulletin 100 – December 2025

100th Edition



Celebrating 100 Editions of the FPS Bulletin – A Heartfelt Thank You

As we mark the 100th edition of the Firefighters' Pensions Bulletin, we want to take a moment to reflect on the journey and express our sincere thanks to everyone who has contributed to its success.

The bulletin began as a vision to keep the sector informed, connected, and supported — and that vision was brought to life through the dedication of Clair Alcock and Claire Hey, whose early work laid the foundation for what the bulletin has become today.

We also extend our gratitude to former colleagues Elena Johnson and Sandra Sedgwick, who played a key role in shaping content and keeping the bulletin relevant and engaging during their time at the LGA.

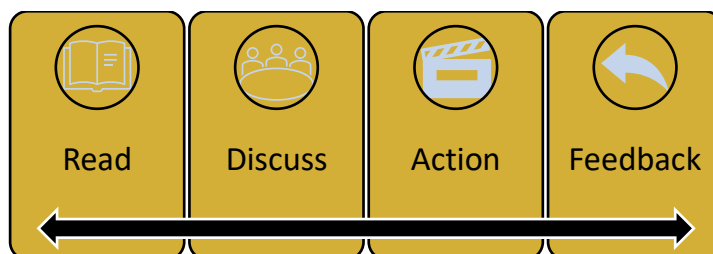
The ongoing delivery of the bulletin wouldn't be possible without the tireless efforts of our current team — Tara Atkins, Jill Swift and Suzanne Williams — who work diligently behind the scenes to ensure each edition is packed with useful insights and lands in inboxes on time, every month, without fail.

We're also incredibly grateful to our third-party contributors, including colleagues from GAD, whose expert input has enriched the bulletin over the years and helped us bring clarity to complex topics.

And finally, to you — our readers. Whether you're a scheme manager, administrator, or supporting the pension scheme in another capacity, thank you for taking time out of your day to read the bulletin and act on the information we share. Your engagement is what keeps this publication meaningful and relevant.

Here's to the next 100 editions! **Claire Johnson – Senior Pensions Adviser**

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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A Message from the Founders of the FPS Bulletin - From Brewster to Matthews: A Century of Knowledge in 100 Editions

Writing this piece has been a delightful stroll down memory lane. It's hard to believe that eight years have passed since the very first Fire Pensions bulletin hit inboxes and how much has changed since then. Interviewing for the Asst Firefighters' Pensions Adviser role in April 2017, a regular bulletin was part of Claire Hey's vision for the future of Fire Pensions communications and resources. Back then, the idea was simple: create a single source of truth and knowledge for scheme managers navigating an increasingly complex landscape.

The first bulletin appeared in July/August 2017, a date that remains auspicious for Claire and me, as it falls between our birthdays (just one day, and five years apart!). At that time, I had spent two and a half years shaping the LGA Fire Pensions service from the ground up, supporting 47 scheme managers across England and Wales and establishing the Scheme Advisory Board. When Claire joined the team of one in June 2017, it marked a turning point: the start of turning an idea for a one stop shop of all things Firefighters' pensions related into a living breathing interactive resource library. It was also the start of a long-running (and now debunked) joke, that you must be called Clair/e to work in Fire pensions!

The topics in that inaugural edition? Brewster, Voluntary Scheme Pays, and the looming shadow of GDPR. Sargeant was barely a whisper in the employment tribunal courts, with the first hearing only just concluded in January 2017. Initially, we had planned to release the bulletin bi-monthly, as we were concerned there wouldn't be enough content to fill a monthly issue. How wrong we were! By January 2018, we had moved to monthly publication. Hot on the heels of the first bulletin came the Scheme Advisory Board website in October 2017, followed by the Regulations and Guidance website in February 2018, just after the second ET appeal. The third website in the trilogy, the members website came later in 2021; just in time for implementation of the now established Sargeant and McCloud remedy! During COVID, we introduced coffee mornings, the conversational counterpart to the written word, keeping the community connected when it mattered most.

Particular highlights for Claire during the bulletin's history were the take-over issue in July 2019 and the regular Christmas illustrations from our dear friend and honorary colleague, Eunice Heaney.

Fast forward to today: the bulletin's topic index now spans 186 pages, chronicling everything from legislative changes to landmark cases. There have been changes in format and style along the way, but at its core the bulletin has remained what it was always intended to be - a friendly and accessible source of information and knowledge, to keep the sector up to date with scheme developments and the wider pensions landscape.

Looking back, it's clear the bulletin has become more than a publication; it's the heart of Fire Pensions knowledge. Without a central LGA Fire Pensions team and this evolving knowledge system, navigating challenges like COVID, Sargeant & McCloud, and Matthews would have been infinitely harder.

Here's to 100 editions, and to the next chapter in building a stronger, smarter Firefighters' pensions community.

Clair Alcock – Local Government Association | Head of Pensions
Claire Hey - Calculations Support Lead | Heywood

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How has the bulletin developed over 100 editions

When the first bulletin was published in July/August 2017, it was a simple idea: share key information with the fire pensions sector. Initially bi-monthly for the first three editions, it quickly evolved into a monthly publication—becoming an essential resource for scheme managers, administrators, and Local Pension Boards.

Over time, the bulletin has grown in both size and scope, reflecting the breadth of work carried out by the Firefighters' Pensions team to support the sector. Across 100 editions, the average length has been 13.5 pages, with the largest issue reaching 30 pages in September 2023—unsurprisingly, when both the Matthews second options exercise and age discrimination remedy legislation came into force. The smallest was just 5 pages, an interim bulletin in April 2020.

To keep the bulletin practical and action-focused, we've refined the template and, in the last two years, introduced dedicated action sections and summaries to highlight time-sensitive priorities.

The information below illustrates the number of articles that the team have covered in each topic area:

Age discrimination and transitional protections remedy – 330 articles

Guidance for practitioners – 264 articles

Tax – 205 articles

Scheme Managers – 203 articles

Consultations and requests for input – 185 articles

Training and Events – 177 articles

Special Members – FPS 2006 – 146 articles

Pensions Dashboards – 144 articles

The Pensions Regulator (TPR) – 142 articles

Government Actuary's Department (GAD) – 140 articles

We know how valuable this resource is, and we want to ensure it continues to meet the sector's needs. If you'd like to help shape its future, join our Bulletin Working Party by emailing bluelightpensions@local.gov.uk.

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Top 10 articles

Over the last 100 editions, the bulletin has included an extensive range of topics relating to firefighters' pensions, these topics are covered in the [topics index](#). The following illustrates the top ten topics that have been covered:



1. **Age discrimination and transitional protections remedy (Sargeant/McCloud)**
This dominates the index with dozens of sub-entries covering legal rulings, consultations, implementation guidance, data collection, member communications, and ongoing updates.
2. **Annual Benefit Statements (ABS)**
Includes templates, guidance, statutory deadlines, remediable service statements, and breach reporting.
3. **Consultations and requests for input**
Covers numerous government and Home Office/MHCLG consultations, SAB responses, and requests for FRA data across years.
4. **Contributions (including Matthews remedy)**
Includes contribution rates, adjustments, Home Office/MHCLG consultation, GAD calculators, guidance for FRAs, and Matthews-related updates.
5. **Tax**
Extensive coverage of tax regulations, HMRC consultations, calculators, and remedy-related tax treatment.
6. **Guidance for practitioners**
Multiple entries providing technical and administrative guidance for scheme managers and administrators.

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7. **Guidance for members**
Includes factsheets, FAQs, and explanatory material for members on remedy, ABS, and other scheme issues.
8. **Training and Events**
Numerous coffee mornings, webinars, and workshops on remedy, Matthews, and pensions administration.
9. **Data and statistics**
Covers GDPR, data collection for valuations and remedy, dashboards, and Home Office/MHCLG statistics.
10. **Legislation**
Includes updates on Acts, regulations, amendments, and statutory instruments affecting FPS schemes.

What's Ahead for the Firefighters' Pension Scheme in 2026

As we move into 2026, the Firefighters' Pension Scheme faces another year of change and the continued implementation of the remedies. Below is an overview of the key developments expected to shape the landscape for scheme managers, administrators, and members.

Sargeant Remedy

- The issuance of remaining RSSs remains a top priority
- Ongoing processing of contingent decision and compensation claims
- Awaiting details of the approach for the reinstatement of service for FPS1992 contingent decision opt out cases
- A final amendment is expected to tax regulations to cover any remaining outstanding tax matters and immediate detriment cases.

Matthews Remedy

- Ongoing implementation of the remedy, alongside legislative amendments following the [consultation response](#) on 4 December 2025.
- Introduction of a compensation framework.
- Potential for further developments in the ongoing aggregation cases.

Contribution Changes

- [Member contribution bands](#) adjusted from April 2026.
- The outcome of the 2024 valuation which will influence the employer contribution rate.

Governance and Compliance

- Local Pension Boards and FRAs continuing to assess compliance against the Pension Regulator's [General Code of Practice](#).
- [Pensions Dashboards](#) – Scheme Managers should ensure their administrators are [connected](#) and continue to cleanse and improve data in preparation for dashboards going live to the public ([the DAP date](#)).
- Scheme Advisory Board focus on:
 - improving demonstration of Board governance compliance.
 - Encouragement of the sector to enhance digital offering through administrators' software providers (member self-serve)
 - Regular review of Board policies and development of Equality, Diversity and Inclusion policy
 - Continued work through the Local Pension Board Effectiveness subcommittee in supporting Local Pension Boards.

Celebrating 100 Editions of the FPS Bulletin – What Our Readers Say

As we mark the milestone of 100 editions of the Firefighters' Pensions Bulletin, we're proud to share what this resource means to the sector. Here are some key highlights drawn from the summaries of the feedback we've received.

A Lifeline for Scheme Managers

Since becoming Scheme Manager five years ago with little prior knowledge of the FPS, I've found the bulletin invaluable. It brings together updates on Scheme Manager responsibilities, Matthews remedy, dashboards, and PO decisions in one place every month. It's a key governance tool for tracking progress and ensuring everything gets done.

— **Colin Sharpe**, Firefighters' Pension Scheme Manager, Leicestershire Fire and Rescue Service

Keeping Administrators Compliant and Informed

We regularly use the bulletin to stay up to date with regulatory changes and guidance. The Actions Arising section is particularly useful for passing information to stakeholders and clients promptly. Links to technical query logs and updates on events and training make it an essential resource.

— **Julie Wisdom**, Technical Manager, LPPA

Supporting Remedy Projects

The bulletin has been a vital resource, especially during remedy implementation. The clear explanations of technical detail and wider pension updates have been invaluable. We simply wouldn't have managed the two complex remedy projects without these updates.

— **James Clarkson**, Pensions Manager, West Yorkshire Fire and Rescue Service

A Handy Research Tool

The bulletins have evolved into a very useful tool in our everyday work. The 'at-a-glance' summary and topics index make research quick and easy — extremely handy in the current climate!

— **David Hood**, Member Services Manager, West Yorkshire Pension Fund

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A Message from the Scheme Advisory Board Chair

Dear Friends & colleagues,

It is hard to believe that another year has passed by in what feels like the blink of an eye. I hope that the festive season will produce a pause to allow some well-earned recuperation after another busy year in Fire Pensions. I know that significant progress has been made on remedy (particularly for Sargeant) and that thousands of statements have been produced. Thank you all for your efforts in this regard.

For those who have already picked up on the labouring of the word “produce” in my opening paragraph, it is not a result of either the all-pervasive talk about productivity in the context of the Budget (which has not yet taken place as I write) nor the prospect of attending seasonal theatre or school productions. But given that my Christmas piece this year falls into this 100th edition of the Fire Bulletin, it seems appropriate to celebrate the LGA’s production of this.

The Fire Bulletin was born in 2017 when it was produced on a bi-monthly basis, but this was quickly changed to monthly in 2018. Since then, no month has gone by without one being issued, regardless of the pandemic, staff shortages, political and regulatory changes. The Bulletin is invaluable in helping its readers to build knowledge, updating them on progress through the many challenges faced by those working in this field, and shaping its readers’ priorities by reminding them of deadlines. This regular communication ensures that we can receive a timely and manageable flow of information and guidance, an approach favoured by no-lesser author than Charles Dickens who serialised all his novels.

The older editions of the Bulletin serve as a reminder of the issues which the industry has faced over the years, covering such topics as GMP equalisation and General Data Protection Regulation. In its current format it has been designed to help the different types of reader, signposting clearly which sections are for the different types of audience, whether Local Pension Boards, Scheme Managers or administrators. Whilst the Scheme Advisory Board (SAB) contributes its own news to it, it also serves as a very helpful regular briefing for SAB members. Please do recommend the Bulletin to those of your colleagues who aren’t regular readers or are new to the pensions role.

On behalf of all readers, I’d like to thank Claire, Tara, Jill and all the LGA pensions team, including previous contributors, for putting the Bulletin together. More generally, thanks to them and my fellow members of the SAB, both old and new, for your support.

Very best wishes for the festive season.

Joanne Livingstone. Chair, English Firefighters' Pension Scheme Advisory Board

The Fire Pension Puzzle Challenge

Ready to put your pension knowledge to the test? We've added a little festive fun to this special edition – a Fire Pensions Wordsearch! Grab a cuppa, take a break and see how many pension-related terms you can find.

S	V	F	A	D	N	I	U	P	T	V	G	R	E	C	T	K	J	F	N
P	C	A	R	E	U	R	E	G	U	L	A	T	I	O	N	S	Z	X	O
B	O	H	Z	V	X	P	I	Y	H	P	D	N	L	M	Z	W	E	O	I
N	M	P	E	N	S	I	O	N	R	B	L	R	E	M	E	D	Y	L	T
D	P	R	S	M	H	C	L	G	N	Q	S	E	J	U	O	N	B	W	E
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A	N	F	U	L	P	A	G	M	S	V	E	J	V	A	Y	P	O	L	C
T	S	X	N	L	M	W	D	K	Y	A	D	U	L	T	C	W	F	E	S
N	A	F	A	L	L	Q	E	V	A	L	U	A	T	I	O	N	I	K	I
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A	G	H	H	J	B	F	B	J	P	E	S	G	Y	C	P	E	G	M	G
B	C	E	L	R	U	Z	O	T	I	M	X	S	A	B	G	R	H	E	E
A	L	E	M	A	D	R	E	B	M	E	M	A	I	K	O	N	T	O	A
L	Y	T	C	V	S	X	F	L	C	M	Y	M	X	G	V	A	E	Q	N
Q	K	I	C	R	M	Q	B	T	G	A	R	Q	Q	Z	E	N	R	P	T
A	F	E	L	B	A	N	O	I	S	N	E	P	I	T	R	C	H	D	A
T	O	W	O	D	N	M	V	U	W	A	L	Q	N	Q	N	E	U	M	N
G	V	C	U	S	P	Z	F	K	R	G	S	A	O	N	A	V	H	E	U
I	Y	P	D	G	L	X	H	O	M	E	O	F	F	I	C	E	Z	R	K
J	A	H	B	U	D	C	I	U	L	R	U	R	B	X	E	H	Y	C	K
O	I	S	D	R	A	O	B	H	S	A	D	U	Q	R	K	M	N	E	S

Abatement

AGM

Bulletin

CARE

Commutation

Compensation

Dashboards

Discretion

Factsheet

Firefighter

GAD

Governance

Home Office

LPB

Matthews

McCloud

Member

MHCLG

Ombudsman

Pension

Pensionable

Regulations

Remedy

RSS

Sargeant

Scheme Advisory Board

Scheme Manager

Tax

TPR

Valuation

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	13 January 2026 28 January 2026
FPS Technical Working Group	25 March 2026 20 May 2026 18 August 2026 26 November 2026
SAB	18 March 2026 17 June 2026 16 September 2026 9 December 2026
FPS Communications Working Group	29 January 2026 7 April 2026 21 July 2026 15 October 2026
Local Pension Board training	New dates for 2026/2027 are now available to book – full details and booking links
LPB Chair Forum	15 January 2026 20 March 2026 14 May 2026
Administrator Forum	16 January 2026 18 February 2026 24 March 2026
LGA FRA drop-in session	23 December 2025 23 January 2026 23 February 2026

Age Discrimination Remedy updates

Consultation response - Retained Firefighters' Pensions: Matthews Remedy - proposed changes to the Firefighters' Pension Scheme 2006.

On 4 December 2025, MHCLG published the Government's formal response to the consultation on [Retained Firefighters' Pensions: Matthews Remedy - proposed changes to the Firefighters' Pension Scheme 2006](#).

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in January 2026. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We are pleased to include the presentations from recent sessions below:

16 December 2025 – [Member contribution structure consultation outcome](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers

Other News and Updates

Government's formal response to the consultation on Firefighters pensions: member contribution structure

On 8 December 2025, MHCLG published the Government's formal response to the consultation on [Firefighters pensions: member contribution structure](#).

HMRC

Newsletter 176

On 18 December 2025, HM Revenue and Customs (HMRC) published [Pension Schemes Newsletter 176](#). Articles of particular interest to administering authorities include:

- transfers to qualifying recognised overseas pension scheme (QROPS) – new reporting function launched
- protections and enhancements – new authenticated look up service launching in early 2026
- public service pensions remedy — offsetting unauthorised payments
- mandatory tax adviser registration
- relief at source (RAS) — residency status reports
- pension scheme return — submission deadline reminder
- event reporting

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Contact details

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

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Email: clair.alcock@local.gov.uk

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Disclaimer

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While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

Word Search Answers

Ready for the big reveal? Here's where those tricky pension terms were hiding!

S										G			C				N
	C	A	R	E		R	E	G	U	L	A	T	I	O	N	S	O
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	P			M	H	C	L	G						U			E
	E	B			E						M	A	T	T	H	E	R
	N		U			A	G	M						A			C
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N	A	F			L			V	A	L	U	A	T	I	O	N	I
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M	I	C					T			S				N		G	S
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T	N	S			M				N	H		R	S	S		V	R
A		H			B					E			Y			E	G
B		E			U					M				B		R	H
A		E	M		D	R	E	B	M	E	M			O	N	T	A
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**Report by the Executive
Director of Finance/S151
Officer**

Meeting:	Pension Board
Date of Meeting:	26 th January 2026
Report of:	
Report Sponsor(s):	Executive Director of Finance/Section 151 Officer
Subject:	Firefighters Pension Scheme – Contribution Changes

Please tick as appropriate

For Decision ☐

For Discussion ☐

For Information Only ☒

1. SUMMARY

New mechanism for the assessment of Firefighter Pension Scheme Contributions to be implemented from 1st April 2026

2. REPORT DETAIL

Background

- 2.1. Reformed public sector pension schemes were established by regulations made under section 3 of the Public Service Pensions Act 2013 (“the 2013 Act”).
- 2.2. The 2013 Act provides departments with the authority to make regulations setting the member contribution rates and requires that any changes to these rates follow the specified process.
- 2.3. Public sector pension reforms rebalanced taxpayer and member contributions, ensuring the schemes' costs were sustainable and fair in the long term. The contribution yields for the 2015 Scheme in England are outlined in the [Heads of Agreement](#).
- 2.4. Meeting the member contribution yield in each valuation period is a vital aspect of the reformed scheme design. This mechanism prevents additional burdens on scheme employers, by identifying and addressing member contribution yield shortfalls.
- 2.5. Based on the current member contribution rate structure, the Government Actuary's Department (“GAD”) projected the yield for the Firefighters' Pension Scheme, over the 2020 valuation implementation period 2024 to 2027, to be 13.0% p.a. This is 0.2% p.a. lower than the target member contribution yield of 13.2% p.a. Therefore, action was needed to update the contribution structure to attain the target yield.
- 2.6. A response to a Consultation process was issued on 8th December 2025.

- 2.7. The outcome of the Consultation process is to make the following amendments:
- 2.7.1. Change to the contribution bandings introducing an additional banding to reflect current salaries.
 - 2.7.2. Movement to actual pensionable salary received in employment rather than the Wholetime Equivalent ("WTE") salary of the role undertaken.
 - 2.7.3. Annual assessment of pension contribution banding with mid-year re-assessment should there be any material change in pensionable pay, i.e. promotion, change in pensionable allowances etc.
- 2.8. The mechanisms for collection of pension contributions are to be implemented from 1st April 2026.
- 2.9. The bandings will be as follows:
- | | | |
|--------|----------------------------------|--------|
| 2.9.1. | Pensionable salary up to £36,130 | 11.09% |
| 2.9.2. | £36,131 to £45,407 | 12.59% |
| 2.9.3. | £45,408 to £66,908 | 14.09% |
| 2.9.4. | £66,908 to £190,691 | 15.59% |
| 2.9.5. | Pensionable salary over £190,692 | 17.09% |
- 2.10. Current bandings are as follows:
- | | | |
|---------|--------------------------|-------|
| 2.10.1. | WTE salary below £27,818 | 11% |
| 2.10.2. | £27,819 to £51,515 | 12.9% |
| 2.10.3. | £51,516 to £142,500 | 13.5% |
| 2.10.4. | £142,501 and above | 14.5% |
- 2.11. The changes to the new banding structure will align the Firefighters' Pension Scheme with key features of other public sector pension schemes, such as the Local Government Pension Scheme 2014 and the Civil Service Pension Scheme

Key Changes

- 2.12. Actual pay is key: The employer must assess the contribution rate for each job based on the actual pensionable pay the member receives. This includes the normal salary and pensionable allowances.
- 2.13. Annual assessment: The employer determines the initial contribution rate at the start of each scheme year (1st April) and for new joiners. This assessment typically considers the rate of pay at that specific date.
- 2.14. Pay changes during the year: Employers should adjust contribution bands where a change in pensionable pay is permanent or expected to continue for the foreseeable future. Employers must have a written policy on how they handle such changes.
- 2.15. Multiple employments: If the member has more than one firefighter job, each job is treated separately. A distinct contribution rate is set for each employment based on the actual pay for that specific role.
- 2.16. Assumed Pensionable Pay ("APP"): In specific circumstances, such as during sickness, injury, or relevant child-related leave (e.g. ordinary maternity/adoption leave), the pension is based on APP to ensure the pension build-up is not negatively affected by a drop in actual pay. Contributions are still deducted from any actual pay received during these periods, but the pension built up is based on the higher APP figure.

- 2.17. Non-pensionable pay exclusions: Certain payments are excluded from pensionable pay, such as compensation awards.

Next Steps

- 2.18. Consult with payroll provider to make the necessary changes to the payroll system to incorporate the new bandings and assessment processes.
- 2.19. Assess employees' pensionable pay to ensure that the correct level of contribution is applied from 1st April 2026
- 2.20. Agree a policy for changes to contributions as a result of changes to pensionable salary.
- 2.21. Communicate changes to employees.

3. BACKGROUND PAPERS AVAILABLE FOR ACCESS

- 3.1. [Amendments to The Firefighters' Pension Scheme \(England\) Regulations – member contribution structure: government response - GOV.UK](#)

Dave Lofthouse
Head of Finance (Pensions)

Humberside Fire & Rescue Service
Summergroves Way
Kingston upon Hull

Ref:
Date:



**Report by the Executive
Director of Finance/S151
Officer**

Meeting:	Pension Board
Date of Meeting:	26 th January 2026
Report of:	
Report Sponsor(s):	Executive Director of Finance/Section 151 Officer
Subject:	Firefighters Pension Scheme – Matthews 2nd Options Exercise

Please tick as appropriate

For Decision ☐

For Discussion ☐

For Information Only ☒

1. SUMMARY

Progress Update on the Matthews 2nd Options Exercise

2. REPORT DETAIL

Background

- 2.1. Legislation was laid in October 2023 which extended the period of employment for on-call Firefighters where they could elect to purchase and backdate pension benefits. This was an extension to an exercise which was carried out in 2015.
- 2.2. The first exercise carried out in 2015 and allowed oncall firefighters employed between 01/07/2000 and 05/04/2006 to buy additional or convert existing pensionable service to the Special 2006 Pension Scheme for that period.
- 2.3. The legislation in Oct 2023 amended the qualification period to 07/04/2000 and allowed anyone employed between the 07/04/2000 and 05/04/2006 to purchase service from the start date of their employment as an on-call Firefighter.
- 2.4. Following receipt of the legislation work has been underway to identify eligible employees and provide them with details of the options that are available to them in relation to the purchase of pensionable service.
- 2.5. Initially 477 employees were identified as potentially having eligibility under the exercise.
- 2.6. Currently 320 employees have been contacted with details of the changes and a form which they could complete if they wished for further details to be provided.

- 2.7. There are 157 former employees who have been identified as potentially having eligibility however the service currently doesn't have any contact details for them. Attempts are still being made to contact these individuals.
- 2.8. 237 of the individuals who have been contacted have expressed that they wish to receive further information on their options.
- 2.9. 195 Statements have been produced and sent to members, 2 of those contacts were subsequently found not to have any eligibility under the exercise.
- 2.10. 152 employees confirmed that they wish to exercise the options available under the exercise.
- 2.11. Of the 152 cases 141 cases have now been finalised and processed by HFRS.
 - 2.12.1 82 cases are entitled to immediate payment of pension benefits or a pension uplift, all these cases have been passed through to our pension administrator for processing.
 - 2.12.2 59 cases are employees who are not entitled to an immediate pension, and they have elected to repay the contributions owed via a lump sum or periodic contributions. 40 of these cases have expressed a wish to pay via periodic contributions.
 - 2.12.3 24 of the members wishing to pay periodic contributions are current employees and contracts will commence in January 2026. The 16 cases who are former employees have all been contacted with details of how they should make payment.
 - 2.12.4 For the 19 cases who have elected to pay via lump sum, arrangements are in place for an account to be issued.
- 2.13 A robust monitoring system has been developed for the collection of the contributions to be recorded throughout the life of the repayment contract period, which could be up to 20 years.
- 2.14 11 individuals who have expressed a wish to exercise their option have been contacted. We are unable to finalise their cases due to the need for further legislation following a consultation exercise where it was found that some eligible employees were not fully covered under the legislation laid in October 2023.
- 2.15 The new legislation will provide clarity on complex cases examples of cases including:
 - 2.15.1 Special pensioners who left prior to age 60 taking reduced benefits
 - 2.15.2 Special deferred members who joined the 2006 Firefighters' Pension Scheme and subsequently left before being eligible to draw a pension
 - 2.15.3 Review of arrangements for deceased employees.
- 2.16 The deadline for completion of the exercise will be extended to 12 months from the date the legislation is available.

Next Steps

- 2.17 Produce statements for the 42 cases where individuals have expressed their option which are currently outstanding.

- 2.18 Contact those 83 cases who have received a statement but not expressed their wishes.
- 2.19 Review the cases already processed to ensure any changes from the new legislation are applied accordingly.
- 2.20 Continue efforts to contact those individuals who we have no correspondence details for.
- 2.21 Submit full information on all cases to pension provider so that the changes under the exercise can be fully recorded and updated on members' pension records.

3 FINANCIAL/RESOURCES

- 3.1 Collection of contribution processes will be undertaken monthly to ensure a full history of recovery is available throughout the life of the contract.
- 3.2 Ensure the pension payments and contributions recovered are correctly processed through the pension accounts and grants accordingly.

4 COMMUNICATIONS

Periodic communications throughout the exercise have been sent to staff affected with an update on progress and timeframe for processing and this will continue until the exercise is completed.

5 BACKGROUND PAPERS AVAILABLE FOR ACCESS

- 5.1 [The Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#)
- 5.2 [Employer-Guide-v2.1.pdf](#)
- 5.3 [Amendments to the Firefighters' Pension Scheme \(England\): retained firefighters – Government response - GOV.UK](#)

Dave Lofthouse
Head of Finance (Pensions)

Humberside Fire & Rescue Service
Summergroves Way
Kingston upon Hull

Ref:
Date: