HUMBERSIDE FIRE AUTHORITY

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

Telephone 01482 565333

To: Members of the Pension Board 3 September 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, 14 September 2026 at 09.30AM.

The business to be transacted is set out below.

Yours sincerely

Lisa Dixon
Monitoring Officer & Secretary to Fire Authority

Enc.

A G E N DA

PENSION BOARD

Monday 14 September 2026, 09.30AM

Business		Page Number	Lead	Primary Action Requested
1.	Election of the Chairperson of the Pension Board 2026/27	-	Monitoring Officer/Secretary	To appoint a chairperson
2.	Apologies for absence	-	Monitoring Officer/ Secretary	To record
3.	Declarations of Interest (members and Officers)	-	Monitoring Officer/ Secretary	To declare and withdraw if pecuniary
4.	Minutes of the meeting of 26 January 2026	(pages 3 - 4)	Chairperson	To approve
5.	Matters arising from the Minutes, other than on the Agenda	-	Chairperson	To raise
6.	Calendar of Board Meetings 2026/27	(page 5)	Chairperson and Monitoring Officer/ Secretary	To approve

Business	Page Number	Lead	Primary Action Requested
7. Pension Fund Account	(pages 6 - 9)	Head of Finance	To receive
8. Update Report: Reporting Breaches	Verbal	Head of Finance (Pensions)	To receive
9. Workstreams Update	(pages 10 - 164)	Executive Director of Finance/S151 Officer	To receive
10. Matthews Update	Verbal	Head of Finance (Pensions)	To receive
11. Any other business	-	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.*

HUMBERSIDE FIRE AUTHORITY

PENSION BOARD

26 January 2026

PRESENT:

Employer representatives: Councillor Shepherd and Steve Duffield (Director of Service Delivery)

Scheme Member representatives: Sam Miller-Hodges (FBU Representative) and Peter Wheldale (Chairperson) (Firefighters' Pension Scheme Member)

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

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

1/26 APOLOGIES FOR ABSENCE - There were no apologies for absence.

2/26 DECLARATIONS OF INTEREST - There were no declarations of interest.

3/26 MINUTES OF THE MEETING OF 14 July 2025 - Resolved - That the minutes of the meeting of the Board held on 14 July 2025 be approved as a correct record.

4/26 REPORTING BREACHES - The Head of Finance (Pensions) informed the Board that there had been no breaches since the meeting held on 14 July 2025.

Resolved - That the update be received.

5/26 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. 54 complaints had been received around the production of ABS-RSS. Of those complaints, 11 had not been eligible for an ABS-RSS, 42 had been resolved at Stage 1, and one complaint which proceeded to Stage 2 had been resolved.

The Risk Register identified 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 reflected the recent significant changes in the Pension Scheme which had brought a much greater emphasis on the completeness and accuracy of data and a number of fundamental scheme changes and legal rulings. All risks were monitored carefully, and it was felt that the mitigations and controls in place at present are sufficient.

Resolved - That the report be received.

6/26 CONTRIBUTION AMENDMENT CONSULTATION - The Head of Finance (Pensions) updated the Contribution Amendment Consultation.

Reformed public sector pension schemes had been established by regulations made under section 3 of the Public Service Pensions Act 2013 ("the 2013 Act"). The 2013 Act provided departments with the authority to make regulations setting the member contribution rates and requires that any changes to these rates follow the specified process. 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 had been outlined in the Heads of Agreement. Meeting the member contribution yield in each valuation period was a vital aspect of the reformed scheme design. This mechanism prevented additional burdens on scheme employers, by identifying and addressing member contribution yield shortfalls.

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% per annum. This was 0.2% per annum lower than the target member contribution yield of 13.2% per annum. Therefore, action was needed to update the contribution structure to attain the target yield. A response to a Consultation process had been issued on 8 December 2025.

7/26 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.

8/26 MATTHEWS UPDATE - The Finance Officer updated the Board on the remedy process for the Matthews case.

Initially, 477 employees had been identified as potentially having eligibility under the exercise. Of these, 320 had been contacted with details of the changes and a form which they could complete if they wished for further details to be provided. There were 157 former employees who had been identified as potentially having eligibility however the service currently did not have any contact details for them. Attempts were still being made to contact these individuals. 237 of the individuals who had been contacted had expressed that they wished to receive further information on their options. 195 Statements had been produced and sent to members, and two of those contacts had subsequently been found not to have any eligibility under the exercise. 152 employees had confirmed that they wished to exercise the options available under the exercise.

Resolved - That the update be received.

9/26 ANY OTHER BUSINESS – There were no items.

A training session was held for Members following the meeting.

Humberside Fire Authority & Committees Schedule of Meetings 2026/27

Day	Date	Time	Meeting
Friday	12 June 2026	10:30	Humberside Fire Authority **AGM** *(Followed by New Member Induction*)*
Monday	06 July 2026	10:00	Governance, Audit and Scrutiny Committee **AGM**
Friday	10 July 2026	10:00	Member Day*
Friday	17 July 2026	10:30	Humberside Fire Authority
	AUGUST		*RECESS*
Monday	07 September 2026	10:00	Appointments & Remuneration Committee
Monday	14 September 2026	10:30	Pension Board **AGM**
Monday	09 November 2026	10:00	Governance, Audit and Scrutiny Committee
Friday	20 November 2026	10:00	Member Day*
Friday	27 November 2026	10:30	Humberside Fire Authority
Monday	08 February 2027	10:00	Governance, Audit and Scrutiny Committee
Friday	12 February 2027	10:00	Member Day*
Monday	15 February 2027	10:30	Pension Board
Friday	19 February 2027	10:30	Humberside Fire Authority *(Budget and Precept setting)*
Monday	08 March 2027	10:00	Governance, Audit and Scrutiny Committee *(Followed by Scrutiny Topic Setting Workshop*)*
Friday	12 March 2027	10:00	Member Day*
Friday	19 March 2027	10:30	Humberside Fire Authority
Friday	5 June 2027	10:30	Humberside Fire Authority **AGM**

2025/26

HUMBERSIDE
Fire & Rescue Service

Humberside Fire Authority Pension Fund Account 2025/26

FIREFIGHTERS’ PENSION FUND ACCOUNT

The following table analyses movements on the Fund for the year 2025/26

2024/25 £'000s		**2025/26 £'000s**
	Contributions receivable:	
(8,303)	Employers' contributions receivable	(8,470)
(2,870)	Firefighters' contributions	(4,305)
(11,173)		(12,775)
(123)	Transfers in from other authorities	(39)
	Benefits payable:	
22,402	Pensions	22,975
5,381	Commutations & lump sum retirement benefits	3,420
27,783		26,395
	Payments to and on account leavers	
-	Transfers out to other authorities	-
16,487	**Net amount payable for the year**	**13,581**
(16,487)	Top-up grant receivable to the Firefighters' Pension Fund	(13,581)
-	**Fund Account balance**	**-**

2024/25	**Net Assets Statement**	**2025/26**
	Current Assets	
1,675	Pensions Paid in Advance	1,731
7,169	Humberside Fire Authority	9,023
	Current Liabilities	
(1,493)	Pensions owing to members (See Matthews note)	(2,055)
(1,675)	Humberside Fire Authority	(1,731)
(5,676)	Home Office Grant creditor	(6,968)
-		-

Notes to the Firefighters’ Pension Fund Account

The funding arrangements for the Firefighters’ Pension Scheme (FPS) changed on 1 April 2006. The Pension Fund was established under the Firefighters’ Pension Scheme (Amendment) (England) Order 2006. The Pension Fund administers all four of the Firefighters’ Pension Schemes (the 1992 Firefighters’ Pension Scheme, the 2006 Firefighters’ Pension Scheme, the 2015 Firefighters’ Pension Scheme and the Modified Firefighters’ Pension Scheme).

The Pension Fund is administered by Humberside Fire Authority.

The Pension Fund is managed by the Executive Director of Finance and Section 151 Officer.

The benefits payable from the Pension Fund are pensions, lump sum commutation payments and ill health pensions. Injury awards are payable from the Authority's General Fund Account.

The Pension Fund is an unfunded scheme, consequently:

- It has no investment assets;
- Benefits payable are funded by contributions from employers and employees; and
- any difference between benefits payable and contributions receivable is met by top-up grant from the Home Office (HO)

The Pension Fund is statutorily prevented from including interest on cashflows and administration expenses in the pension fund. These expenses are accounted for in the Authority's General Fund Account.

Employee and employer contribution levels are based on percentages of pensionable pay set nationally by HO and are subject to triennial revaluation by the Government Actuary's Department. The employers' contribution rates are determined nationally by the Government Actuary's Department and is currently 37.6% for the 2015 FPS.

The membership for the pensions fund is as follows;

Category of Member	31/3/2026 1992 FPS	31/3/2026 2006 NFPS	31/3/2026 Modified Pension Scheme	31/3/2026 2015 FPS	31/3/2025 1992 FPS	31/3/2025 2006 NFPS	31/3/2025 Modified Pension Scheme	31/3/2025 2015 FPS
Contributors	-	-	-	785	-	-	-	754
Deferred Pensioners	41	154	19	238	37	96	4	248
Pensioners	947	36	83	133	961	28	92	103

Matthews

In November 2018 a ruling on the legal case involving part-time judges (O'Brien v MoJ) had a direct impact on the equivalent case for Retained Firefighters (Matthews). Home Office Ministers have agreed to extend the pension entitlement for retained firefighters to cover service pre-July 2000. An options exercise to increase the pensions entitlement for some current special retained members and allow access to the scheme for historic retained members is underway. Where members have returned an election form to extend pension entitlement on or before 31st March 2026, provision for the payment of benefits owed to, reduced by contributions due from members in respect of said benefits, has been made in the accounts. The net payment to members is estimated to be £2.055m.

Statement of Accounting Policies

The Accounting Policies adopted for the Pension Fund follow those set out in the Authority's Statement of Accounting Policies (Note 1 of the Notes to the Financial Statements). Transfer values are an exception to this policy and are on a cash basis.

The following item(s) are estimated and are material to the Pension Fund account:

- Estimation of top-up grant receivable

The Pension Fund Account does not take account of the obligations to pay pensions and benefits that fall due after the end of the financial year. These are reflected in the Authority's accounts in accordance with IAS 19 – Employee Benefits (Please see note 4 in the Notes to the Financial Statements).

CERTIFICATIONS

We, the undersigned, certify that:

The Statement of Accounts represents a True and Fair View of the financial position of Humberside Fire Authority as at 31 March 2026 and the Comprehensive Income and Expenditure for the year ended 31 March 2026.

……………………………………………………………………

Phil Shillito – Chief Fire Officer/Chief Executive

……………………………………………………………………

Councillor Nigel Sherwood – Chair

……………………………………………………………………

Martyn Ransom – Executive Director of Finance/Section 151 Officer

tbc (authorised for issue date)

Pension Board
26 January 2026

Agenda Item No. 10

Report by the Executive Director of Finance/S151 Officer

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.

  Training was delivered on the Matthews Second Options Exercise Project in January 2026.

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, two have 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.

M RANSOM

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

Humberside Fire & Rescue Service
Summergroves Way
Kingston upon Hull

MR/SK

05/01/2026

Appendix 1

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 LGA training March 2021 Matthews Second Options Exercise Project Training January 2026	Jan 2026	Sept 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) 2026/27 – No complaints to date	Jan 2026	Sept 2026	Each Pension Board
G6	Risk Register	The Risk Register is updated on an ongoing basis.	Jan 2026	Sept 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.	Jan 2026	Sept 2026	Each Pension Board
A2	Costs per member and number of scheme members	Reported to January 2016 Board and each Board thereafter	Jan 2026	Sept 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	Sept 2026	July 2025
COMMUNICATION					
C1	By Scheme	Latest publications presented to meetings	Jan 2026	Sept 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	Jan 2026	Sept 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	Jan-27	
					Business continuity plans in place for Scheme Manager	Senior Finance Officer	Annual	Jan-27	
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	Jan-27	Regular data checks as part of monthly returns process.
					Returns from annual statements, Life Certificate checks, and National Fraud Initiative checks	Pension Admin	Annual	Jan-27	
3	**Administration process failure/maladministration**	1	2	2	Formal agreement in place with administrator, including SLAs	Senior Finance Officer	Annual	Jan-27	KPIs subject to quarterly review
					Authority levels clearly agreed and kept up to date	Scheme Manager	Annual	Jan-27	
					Review independent reports of administrator's process	Scheme Manager	Annual	Jan-27	
					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 minimsing 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	Jan-27	Charges may increase with additional work required as a result of McCloud/Matthews judgments
					Periodic review of supplier	Senior Finance Officer	Annual	Jan-27	
6	**Incorrect employee and employer contributions**	1	5	5	Check incoming and outgoing scheme funds against scheme forecast - reconciling all funds	Senior Finance Officer	Monthly	Jan-27	
					Monitoring of contribution payments	Senior Finance Officer	Monthly	Jan-27	
					Annual audit	Head of Finance	Annual	Jan-27	

	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	Robust systems have been developed to support the ABS-RSS programme, with regular progress reporting implemented and delays minimised.
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

(green)	1 to 3	Low risk
(yellow)	4 to 6	Moderate risk
(amber)	8 to 12	High risk
(red)	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 3
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
4
9
6
2
3
11
5
3620
3
11
2
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12
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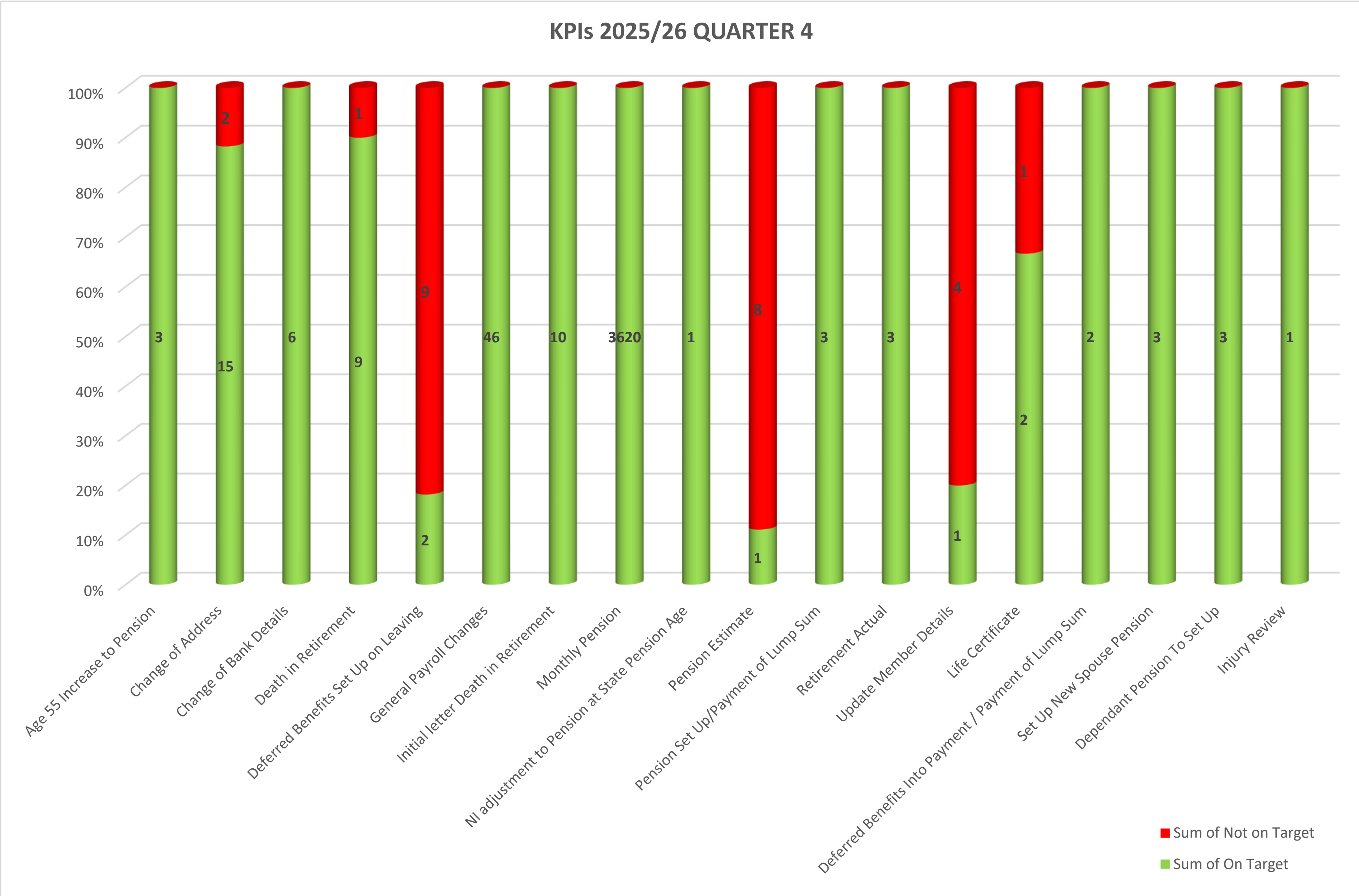
3
Age 55 Increase to Pension
Change of Address
Change of Bank Details
Death in Retirement
General Payroll Changes
Initial letter Death in Retirement
Monthly Pension
NI adjustment to Pension at State Pension Age
Pension Estimate
Pension Set Up/Payment of Lump Sum
Retirement Actual
Set Up New Spouse Pension
Update Member Details
Deferred Benefits Into Payment/Payment of Lump Sum
Life Certificate
Dependant Pension To Set Up
Deferred Benefits Into Payment / Payment of Lump Sum
Deferred Benefits Set Up on Leaving
Transfer Out Quote Fire
Divorce Settlement/Pension Sharing order Implemented
Injury Review
Sum of Not on Target
Sum of On Target


KPIs 2025/26 QUARTER 4
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
Age 55 Increase to Pension
Change of Address
Change of Bank Details
Death in Retirement
Deferred Benefits Set Up on Leaving
General Payroll Changes
Initial letter Death in Retirement
Monthly Pension
NI adjustment to Pension at State Pension Age
Pension Estimate
Pension Set Up/Payment of Lump Sum
Retirement Actual
Update Member Details
Life Certificate
Deferred Benefits Into Payment / Payment of Lump Sum
Set Up New Spouse Pension
Dependant Pension To Set Up
Injury Review
3
2
15
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46
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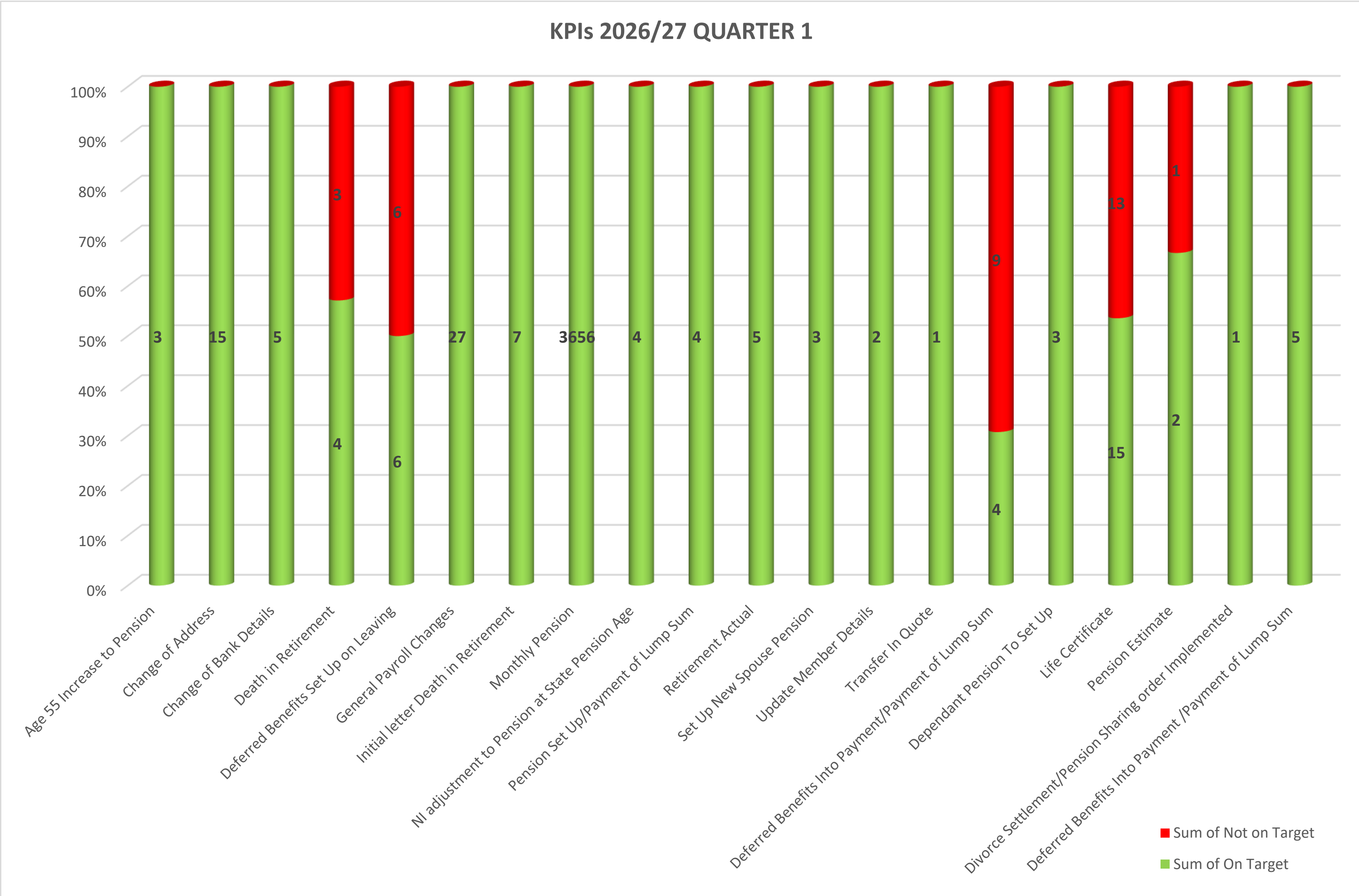
1
Sum of Not on Target
Sum of On Target


KPIs 2026/27 QUARTER 1
100%
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15
5
3
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Age 55 Increase to Pension
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Dependant Pension To Set Up
Life Certificate
Pension Estimate
Divorce Settlement/Pension Sharing order Implemented
Deferred Benefits Into Payment /Payment of Lump Sum
Sum of Not on Target
Sum of On Target

Quarter 3 2025/26

Death in Retirement did not meet due to the team experiencing high volumes of work.

Deferred Benefits Set Up on Leaving did not meet due to high volumes of work, the members did receive confirmation within 2 months of WYPF receiving the leaver information that they have a deferred benefit. This meets the statutory requirements.

Pension Estimate did not meet because of high volumes, some estimates are taking around 8 - 10 weeks to process. Estimates with an intended retirement date of 3 months or more in the future are not processed until the more urgent estimates with a retirement date within 3 months have been completed.

Quarter 4 2025/26

Deferred Benefits Set Up on Leaving did not meet due to high volumes of work, the members did receive confirmation within 2 months of WYPF receiving the leaver information that they have a deferred benefit. This meets the statutory requirements.

Pension Estimate did not meet because of high volumes, some estimates are taking around 8 - 10 weeks to process. Estimates with an intended retirement date of 3 months or more in the future are not processed until the more urgent estimates with a retirement date within 3 months have been completed.

Change Of Address did not meet as we were awaiting confirmation form the employer to confirm the new address details for the member – change of address reported on monthly return, unable to submit most recent return as previous return still in progress with WYPF.

Death in Retirement did not meet due to a delay in receiving the death certificate.
Life Certificate did not meet as there was a delay in receiving a correctly completed form back from the member.

Update Member Details did not meet due to other urgent work taking priority. The delay in processing the updates had no effect on any benefits being paid.

Quarter 1 2026/27

Death in Retirement did not meet due to delays in receiving documentation form the next of kin.

Deferred Benefits Set Up on Leaving did not meet due to high volumes of work, the members did receive confirmation within 2 months of WYPF receiving the leaver information that they have a deferred benefit. This meets the statutory requirements.

Deferred Benefits Into Payment / Payment of Lump Sum Did not meet as Aptia have commenced working through the backlog of claim forms during the open payment windows each month. The processing days are restricted by the issuing of the interest at the start of each month and monthly payroll processing.

Cases are being worked on in order of date claim form received starting with the earliest.

Life Certificate did not meet as either there was a delay in receiving a correctly completed form back from the member, or due to other urgent work taking priority. The delay did not cause any detrimental effect on pension benefits already in payment.

Pension Estimate did not meet as most estimates are taking around 12 weeks to process. Estimates are prioritised by date request received, however waiting times are reducing month by month.

Firefighters' Pension Scheme - Number of Members and Adminstration Cost Per Member as at 31/07/2026

Total Members

Scheme Name	Active	Defered	Pensioner	Beneficiary
HFRS 1992 Pension	0	41	783	158
HFRS 2006 Pension	2	173	33	4
Modified Scheme	52	21	126	2
HFRS 2015 Pension	774	202	121	7
Total	828	437	1063	171
Grand Total				**2499**

Total Costs

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

£47.01

Firefighters' Pension Scheme - Number of Members and Adminstration Cost Per Member as at 31/05/2025

Total Members

Scheme Name	Active	Defered	Pensioner	Beneficiary
HFRS 1992 Pension	0	37	807	154
HFRS 2006 Pension	0	96	24	4
Modified Scheme	0	4	89	3
HFRS 2015 Pension	754	248	103	0
Total	754	385	1023	161
Grand Total				**2323**

Total Costs

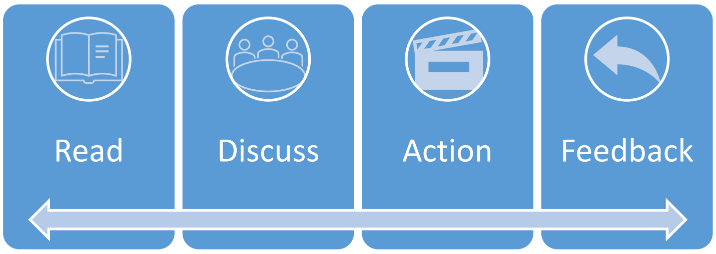
Service	Cost
HFRS Salary	£78,191.10
Administration	£20,146.06
Payroll	£16,030.38
Total	**£114,367.54**

£49.23

FPS Bulletin January – 2026

Welcome to issue 101 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'

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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	24 February 2026 Details of the second session will be shared once speaker availability has been confirmed.
FPS Technical Working Group	25 March 2026
SAB	18 March 2026
FPS Communications Working Group	07 April 2026
Local Pension Board training	New dates for 2026/2027 are now available to book – full details and booking links
LPB Chair Forum	20 March 2026
Administrator Forum	18 February 2026
LGA FRA drop-in session	23 February 2026
IDRP Training	New date for 2026 now available to book – full details and booking links
Induction Training	New dates for 2026 are now available to book – full details and booking links
Ill Health Retirement Training	New dates for 2026 are now available to book – full details and booking links
Scheme Manager Training	New dates for 2026 are now available to book – full details and booking links

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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.

Updated HMRC Offsetting of Unauthorised Payments Reporting Template: should ensure that they are using the updated spreadsheet.

Immediate Detriment: are encouraged to complete the short Microsoft Form to confirm how immediate detriment was applied and on what terms in their service.

Manual cases:

- Please can FRAs to use lines from this and previous FPS bulletin Matthews manual case updates to manage expectations of affected members. Please do not suggest members seek updates directly from GAD. Member queries directed to GAD unfortunately erodes the funding provided to support FRAs and process cases. Limiting this helps GAD focus on completing cases.
- Please can FRAs take reasonable steps to ensure they and firefighters have assembled all foreseeably relevant case data before sending cases to GAD to avoid multiple round trips wherever possible.
- FRA responses on the case types other than 'non-basic rate tax relief' will help open up processing for all FRAs and affected firefighters. Currently GAD would be grateful if FRAs who have been asked to complete pro-formas for (retrospective) ill health retirements prior to April 2006 could complete these at their earliest convenience.
- FRAs can still submit all cases which the manual cases process note indicates need to be referred to GAD. 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 (see latest manual case process note for details). Incomplete or poorly labelled information is likely to increase the time needed by GAD to respond to these and other cases.

Matthews exercise progress / Project Implementation Data request:

- All FRAs please response to the December progress survey by 27 Feb.
- FRAs with 50% or more of requests for statements outstanding should consider reaching out for support. The Matthews super users and LGA policy

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team may be able to help explore options and ideas around bottlenecks.

Opt out form template and data collection: are asked to record each opt-out election on the spreadsheet to allow for the periodical reporting.

Administrators

Deemed Elections: are encouraged to use the template letter to remind members to make a decision following receipt of their IC-RSS.

Opt out form template and data collection: are asked to adopt the national form with immediate effect.

Local Pension Boards

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

Age Discrimination Remedy updates

Updated HMRC Offsetting of Unauthorised Payments Reporting Template

In FPS Bulletin 98 – October 2025, we advised readers that the guidance and spreadsheet for reporting offsetting of unauthorised payments had been updated.

It has since been drawn to our attention by the fire sector that there were some protected fields in the declaration section of the spreadsheet, which meant FRAs could not complete the declaration before sending this to HMRC.

HMRC have now updated the spreadsheet to remove these protected fields, and the updated spreadsheet have been published on the Age Discrimination Remedy - Useful Information section of the FPS regulations and guidance website.

ACTION:

Scheme managers should ensure that they are using the updated spreadsheet

Deemed Elections

As part of the implementation of the Immediate Choice element of the Sargeant Remedy, we want to draw your attention to the position on deemed elections and the action that may be required from scheme managers where a member does not respond to their Immediate Choice Remediable Service Statement (ICRSS) within the statutory timeframe.

Requirement for Scheme Managers to Make a Decision in the Absence of an Election

Under the Firefighters' Pension Scheme (England) (Remediable Service) Regulations 2023, if a member does not return their IC RSS election within the 12-month decision period, the scheme manager is required to make a choice on the member's behalf. This "deemed election" is not optional; it is a regulatory

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requirement.

Guidance for Scheme Managers
Scheme managers will be expected to make this decision, using actuarial guidance that will be issued by GAD. This guidance is currently being developed alongside detailed scheme manager guidance from the LGA, and we expect it to be issued to the sector in Spring.

Encouraging Member Engagement to Avoid Deemed Elections
Where possible, we would prefer to avoid scheme managers having to decide on behalf of a member. It is better for members to engage directly with their IC choice, as the decision is:

- irrevocable, and
- may have long-term financial consequences for the member.

We therefore strongly encourage administrators to adopt a proactive approach to reminders.

Reminder Process
Our suggestion is that administrators issue reminders at appropriate intervals during the 12 month decision period. At the point of issuing the final reminder, administrators should:

- inform the member of the deadline date,
- explain that no further extensions are permitted, and
- make clear that if no response is received by that date, the scheme manager will have no option but to make a decision on their behalf, in line with national guidance.

We have published a template letter for administrators to use, on the Age Discrimination Remedy - Remediable Service Statements section of the FPS regulations and guidance website.

ACTION:

Administrators are encouraged to use the template letter to remind members to make a decision following receipt of their IC-RSS.

Immediate Detriment
Further to our article in FPS Bulletin 87 – November 2024 and our email of 26 September 2025 to scheme managers, chief fire officers and internal pensions contacts, requesting confirmation of whether your FRA utilised immediate detriment, we will be contacting FRAs again in the coming week.

Those contacted will be asked to complete a short Microsoft Form to confirm how immediate detriment was applied and on what terms. We strongly encourage completion of the survey, as the responses will inform our work with Bevan Brittan to review the current position and determine what guidance is required for the sector.

ACTION:

Scheme managers are encouraged to complete the short Microsoft Form to confirm how immediate detriment was applied and on what terms in their service.

Prospective Divorce Examples – Set 2

Further to our article in FPS Bulletin 93 – May 2025, which informed readers that the Prospective divorce guidance and examples had been published, GAD has now published a second set of examples on 30 January 2026.

The examples are published in the Divorce (pension debits and credits) section of the FPS regulations and guidance website.

Matthews exercise updates

Manual Cases

Guidance

GAD have recently contacted FRAs to inform them that they have updated their manual case guidance to include Annex C and a proforma to be completed for cases where they are processing a retrospective ill health retirement award or a higher tier ill health pension. The proforma must be completed and returned to GAD through their secure folder where FRAs share manual cases with GAD.

This information has been added to the Special members of FPS 2006 - GAD Calculator section of the FPS regulations and guidance website.

Cases

MHCLG are continuing funding of GAD support for FRAs on manual cases. As noted above these are a very small proportion of total cases. Due to their complexity, they are not processable via the Matthews 2 calculator. Most of these cases will take significantly longer to progress from member request to statement due to the additional data, manual calculations, and process and capability development which they require.

Manual cases being actively processed include those for firefighters who would have been entitled to non-basic rate tax relief (see template shared in July 2025 FPS bulletin 95). There have been instances where revised data has been provided after figures for statements are provided. This means work has had to be repeated and limits resources available for other cases waiting.

GAD are currently building calculations for other types of cases which in several instances require time for further clarifications of scheme rules and policy intent. An essential part of this development is completing live proof of concept cases. This process is reliant on input from FRAs processing the first instances of these cases.

The timescale for manual cases is to complete them in time for members to participate within the extended exercise deadline announced in the December consultation response. MHCLG and GAD appreciate the time needed to resolve manual cases above is frustrating for these members. However, these are complex cases with substantial due diligence to ensure that the correct advice and figures are provided for all cases. While cases will be processed as quickly as resources allow, we need to allow adequate time so that we can confidently provide all UK FRAs with correct advice in every individual case and avoid undue risk of subsequent challenge.

ACTIONS

- Please can FRAs to use lines from this and previous FPS bulletin Matthews manual case updates to manage expectations of affected members. Please do not suggest members seek updates directly from GAD. Member queries directed to GAD unfortunately erodes the funding provided to support FRAs and process cases. Limiting this helps GAD focus on completing cases.

- Please can FRAs take reasonable steps to ensure they and firefighters have assembled all foreseeably relevant case data before sending cases to GAD to avoid multiple round trips wherever possible.

- FRA responses on the case types other than 'non-basic rate tax relief' will help open up processing for all FRAs and affected firefighters. Currently GAD would be grateful if FRAs who have been asked to complete pro-formas for (retrospective) ill health retirements prior to April 2006 could complete these at their earliest convenience.

- FRAs can still submit all cases which the manual cases process note indicates need to be referred to GAD. 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 (see latest manual case process note for details). Incomplete or poorly labelled information is likely to increase the time needed by GAD to respond to these and other cases.

Matthews exercise progress / Project Implementation Data request

Following the response from every FRA to the last Matthews survey (covering to end September). SAB received the following progress update at the December meeting:

- 17,900 (91%) eligible firefighters had been contacted and invited
- 7, 000 interested firefighters had received statements
- 3,400 interested firefighters waiting for their statements
- However, this progress was not evenly spread between regions:
    - 14 FRAs reported more than 90% of requested statements issued

    - 7 FRAs reported fewer than 10% of requested statements issued

- ~1% of all requests for statements were reported as manual cases that needing referral to GAD

- 5,100 eligible firefighters had elected to purchase benefits under the Matthews second options exercise

While the majority of the elections above have been passed to administrators, it has been reported that getting individuals set up on systems has been challenging. In order to provide transparency, the survey to end March 2026 will be expanded to include new fields to measure:

- Number of periodic contributions set up on payroll (or other systems)

- Number of backdated lump sums paid to members

- Number of ongoing pensions commenced payment

We understand most FRAs will have access to this information via existing scheme admin and payroll reporting.

ACTION

- All FRAs please response to the December progress survey by 27 Feb.

- FRAs with 50% or more of requests for statements outstanding should consider reaching out for support. The Matthews super users and LGA policy team may be able to help explore options and ideas around bottlenecks.

FPS

FPS Member website launch

We are excited to announce following the coffee morning on 30 January 2026, the launch of our new FPS member website. Although the web address remains the same — www.fpsmember.org — the site has been completely redesigned.

Those who attended the FPS Pensions Conference in September will have already

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seen a preview of the refreshed layout. Since then, we have worked closely with Clay 10 Creative to review and update the content and develop a more intuitive, user-friendly design.

The new site has been rigorously tested by FPS members and the communications working group, and their feedback has been incorporated throughout the wording and design to ensure the website is clear, accessible, and easy to navigate.

We are also pleased to introduce a new subscription service, allowing members to follow specific pages and receive alerts when content is updated or when news items are added — such as updates to contribution bandings, commutation factors, and more.

In addition, we have worked with Shaw Trust to ensure the website meets accessibility standards. The site will undergo monthly reviews to maintain its accreditation and ensure it remains accessible to all users.

To support the launch, we encourage you to include on your websites/intranets and within letters to members.

To help FRAs promote the launch to their teams, we have also created a poster that can be displayed in stations or included in regular workforce communications.

Opt Out form template and data collection

We are pleased to introduce a new national pension scheme opt-out form for use across the sector, developed in collaboration with the Firefighters' Communications Working Group.

Administrators are encouraged to adopt the national form with immediate effect. The updated version ensures that members who decide to opt out are fully informed about the valuable benefits they would be giving up.

To support this, we have also created a simple spreadsheet for FRAs to complete whenever an opt-out election form is received. This information will be requested periodically and will help identify trends in opt-out reasons, which both the Scheme Advisory Board and MHCLG are keen to monitor.

This initiative reflects our ongoing commitment to reducing opt-outs and supporting informed member decision-making.

The form and spreadsheet are published in the Guides and sample documents section of the FPS regulations and guidance website.

ACTION:

Administrators are asked to adopt the national form with immediate effect.

Scheme managers are asked to record each opt-out election on the spreadsheet to allow for the periodical reporting.

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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:

- Partial transfer out of FPS 2015 (Wales)
- Child Award

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.

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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

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 February 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 have a session on Pensions Dashboards with guest speakers from the Pension Dashboard Programme and the Pensions Regulator on the afternoon of 24 February 2026.

We are currently finalising the date for our first session with guest speakers and invites will be sent out once these have been finalised.

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

30 January 2026 – FPS Members website launch

13 January 2026 – Matthews 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

SAB Engagement with MHCLG on the Matthews Compensation Framework

At the Scheme Advisory Board meeting in December, the LGA informed the Board of ongoing discussions between the LGA and MHCLG regarding some proposed additions to the draft Matthews compensation framework. The Board agreed it was appropriate to support the LGA's request to expand the framework to cover two additional areas. The SAB Chair has now written to MHCLG outlining these proposed additions, a copy of this correspondence has been published in the Correspondence section of the SAB website.

SAB Engagement with HMRC on Matthews

At the Scheme Advisory Board meeting in December, it was agreed that the Board would contact HMRC regarding the lack of response from them on the correct position concerning the application of a spreading mechanism in relation to the Matthews remedy. The SAB Chair has now written to HMRC to outline the concerns raised during the meeting, a copy of this correspondence has been published in the Correspondence section of the SAB website.

Local Pension Board Effectiveness Committee – Finance vacancy

We have a vacancy on the Local Pension Board (LPB) effectiveness committee for an FRA Finance representative. The LPB effectiveness committee considers how local pension boards and scheme managers can be supported centrally and has been particularly active in implementing a LPB Chairs forum, LPB training and template agenda. This is a great opportunity for an LPB member to get more involved with governance at a national level and represent the views of the sector. The required commitment is usually three to four meetings per year, and these are currently being held virtually. If you are interested in sitting on the committee or would like more information, please email firesab@local.gov.uk.

Other News and Updates

AME Forecasting/Funding – Future Arrangements

On 21 January 2026, MHCLG issued an email to claim certifiers and administrators, which included an attachment containing their AME Forecasting Policy Paper.

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 publishes blog on preparing data
PDP has published a blog post, 'Preparing data for dashboards: what you need to do', reinforcing the critical role data quality will play in the successful delivery of pensions dashboards.

The post highlights the need for accurate, complete and well-structured data, discusses why high-quality data and a robust data matching approach are important and directs pension providers to various resources to assist them.

You can read the 'Preparing data for dashboards' article on the PDP website.

PDP opens consultation on updated reporting standards
The PDP has released an updated draft of its reporting standards (version 2.1). This update sets out the technical requirements pension providers and schemes will need to follow when sending daily reporting data to the Money and Pensions Service (MaPS) through application programming interfaces (APIs).

While the update changes how the data is reported to MaPS, it does not change what data must be generated, recorded or reported. The PDP is proposing an implementation deadline of 30 November 2026.

The PDP has now opened a consultation on the changes and is inviting views from pension providers, schemes and other interested stakeholders. The consultation closes on 25 March 2026.

You can view both the consultation and the updated draft reporting standards on the PDP website.

HMRC

Pension schemes newsletter 177
On 29 January 2026, HM Revenue and Customs (HMRC) published Pension schemes newsletter 177. Articles of particular interest to administering authorities include:

- removing non-UK pension scheme administrators before 6 April 2026, and
- an invitation to participate in user feedback sessions on the new inheritance tax digital service.

PASA

PASA publishes part two of its guidance on digital transformation

On 20 January 2026, the Pensions Administration Standards Association (PASA) released part two of its digital transformation guidance following the release of part one in November 2025.

Part two provides practical planning strategies for schemes of all sizes and levels of digital maturity. It introduces a framework which supports schemes in developing clarity and alignment across key areas including baseline assessment, risk appetite and governance, intention and vision, desired outcomes, gains and essential capabilities. It is designed to help schemes avoid common pitfalls such as premature procurement or misaligned priorities, and to ensure transformation plans are grounded in organisational readiness and measurable outcomes.

For more details and to access the full guidance, see PASA's press release.

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
  - 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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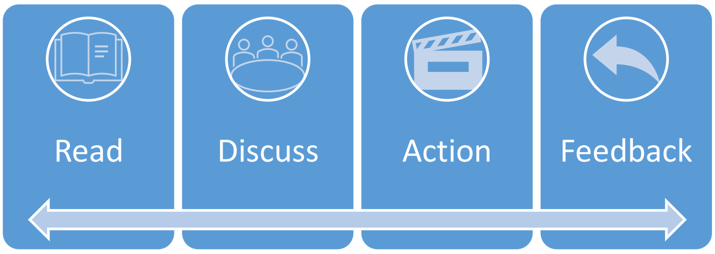
FPS Bulletin February – 2026

Welcome to issue 102 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.



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Calendar of events

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Table 1: Calendar of events

Event	Date
FPS Coffee Morning	We will be hosting targeted Coffee Mornings this month, and invitations will be sent to the relevant attendees in due course.
FPS Technical Working Group	25 March 2026
SAB	18 March 2026
FPS Communications Working Group	07 April 2026
Local Pension Board training	New dates for 2026/2027 are now available to book – full details and booking links
LPB Chair Forum	20 March 2026
Administrator Forum	24 March 2026
LGA FRA drop-in session	23 March 2026
IDRP Training	New date for 2026 now available to book – full details and booking links
Induction Training	New dates for 2026 are now available to book – full details and booking links
Ill Health Retirement Training	New dates for 2026 are now available to book – full details and booking links
Scheme Manager Training	New dates for 2026 are now available to book – full details and booking links

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.

Updated Project Implementation Data Request Template: are encouraged to familiarise themselves with updated Project Implementation Data Request Template in advance, to ensure they are prepared to provide the required data in March.

Member contribution review – scheme manager and payroll guidance: are strongly encouraged to follow this guidance to ensure administrative consistency, compliance with the regulations, and a fair and transparent approach for all members.

Local Pension Boards

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

Matthews exercise updates

Updated Project Implementation Data Request Template

The data request template has been updated to reflect feedback received in a recent LGA Drop-In session and following a request from GAD to provide three additional pieces of data. The new template is available at Project Implementation data request.

The changes made include:

1. The facility for FRAs to input all quarterly data returns on the same Excel template.

2. A column for the number of periodic payments set up on payroll (or other systems) for recovery

3. A column for the number of backdated lump sums paid to members

4. A column for the number of ongoing pensions commenced in payment

The data for the quarter January 2026 to March 2026 will be requested in March's bulletin but we are providing a copy of the new template in advance of this to allow FRAs to plan ahead for the additional information that will be required.

Please note that although the amended template allows you to enter data for multiple quarters, we still require you to provide the *current cumulative position* each time you provide this data. This means you should report the overall position as at that quarter, rather than just the cases you dealt with during that period.

ACTION:

Scheme managers are encouraged to familiarise themselves with updated Project Implementation Data Request Template in advance, to ensure they are prepared to provide the required data in March.

GAD guidance update

In FPS Bulletin 87 – November 2024, we updated readers that GAD would be providing new factors to apply to eligible firefighters' converting non-accrued standard benefits in connection with their Matthews second exercise election.

Whilst this has taken longer than first thought due to their complexity, we are pleased to confirm that these will be published in the next couple of weeks. Once these are available we will update administrators and the relevant GAD Guidance section of the FPS regulations and guidance website.

FPS

Member contribution review - scheme manager and payroll guidance

On 26 February 2026, we emailed scheme managers, internal pensions, HR and payroll contacts to confirm that we had published a guidance document and template policy.

These documents have been published in the Guides and sample documents section of the FPS regulations and guidance website.

ACTION:

Scheme managers are strongly encouraged to follow this guidance to ensure administrative consistency, compliance with the regulations, and a fair and transparent approach for all members.

Opt Out form template

Following FPS Bulletin 101 – January 2026 in which we introduced a new national pension scheme opt-out form for sector-wide use, we received feedback noting that the section to be completed by the FRA had not been included. This section has now been added, and the updated version is available in the guides and sample document section of the FPS regulations and guidance website.

Transfer values following GMP equalisation exercise

We have been informed that some administrators have started to receive additional transfer value payments following the former pension scheme's GMP equalisation review and we have been asked if this transfer value can be accepted.

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This matter has been raised with HM Treasury by MHCLG as it will affect all public sector pension schemes. Once we have received clarification, we will update the sector.

FPS member website FRA contacts

In FPS Bulletin 101 – January 2026 we launched the new member website. The current contacts page lists who members should approach if they need to contact their administrator. As we continue to develop the site, we plan to add contact details for each FRA. While we already hold generic inboxes for some FRAs, we will be sending tailored emails to scheme managers where this information is missing.

We encourage all scheme managers to respond to this request to ensure members can easily contact their FRA as part of our wider improved communications strategy.

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 received in February 2026.

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.

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

We will be hosting targeted Coffee Mornings in March, and invitations will be sent to the relevant attendees in due course.

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

9 February 2026 – Sargeant – Remediable Power to Reduce or Waive Liabilities

24 February 2026 – Pensions Dashboards (there were no slides for this session)

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

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 draft reporting standards

The Pensions Dashboards Programme (PDP) has published an updated draft version of the reporting standards for pension providers in scope for pensions dashboards. This sets out the technical requirements for submitting the required data to the Money and Pension Service (MaPS).

The approved reporting standards (version 2.0) will continue to be legally binding until a new version is formally approved.

PDP is seeking feedback on implementing the updated standards. The consultation will close on 25 March 2026. Use the links below to find out more:

- updated reporting standards: draft version 2.1
- PDP consultation on reporting standards draft version 2.1
- reporting standards blog.

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Pensions dashboards – news in brief

- PDP has published a blog on making the MoneyHelper Dashboard accessible
- PDP have published a recording of their December 2025 Pensions dashboards progress webinar and answers to questions asked at the event
- PDP has published a blog on preparing data for dashboards
- PDP has made updates to its connection guidance. You can access the guidance through the Connection hub. Each piece of guidance includes a change log which sets out a comprehensive list of the updates made.

The Pensions Regulator (TPR)

TPR survey on communication preferences

The Pensions Regulator (TPR) is carrying out a survey to find out how its audiences consume different types of information it supplies.

The TPR communications survey should take three minutes to complete. It closes on **6 March 2026.** If you have any questions about the survey, please contact TPRSurveys@tpr.gov.uk.

TPR pension fraud webinar

TPR will host a free Pension Scams Action Group (PSAG) webinar on fighting pension fraud on Wednesday 18 March 2026 from 2.30pm to 3.30pm. The event is aimed at pension professionals, administrators and advisors. It will showcase how PSAG partners and industry pledgers are combating pension scams. You can register for the TPR fighting pension fraud webinar online.

The Pensions Ombudsman

The Pensions Ombudsman (TPO) Technical Forum

TPO is holding its annual Technical Forum online on Tuesday 10 March from 10am to 12.30pm. The session is for technical specialists in the pensions industry. The aims of the event are to:

- share information and guidance

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- achieve a better understanding of the needs and challenges of the industry
- enhance the service that the public and industry receive from TPO.

Those who attend the forum will be able to ask the Pensions Ombudsman questions.

You can register to attend the TPO technical forum online.

HMT

Confirmation of annual revaluation, earnings and pensions increase

On 26 February 2026, HM Treasury (HMT) published a written ministerial statement confirming the rates of annual revaluation, earnings and pensions increase due to apply from April 2026. The statement confirms:

- public service pensions will increase on 6 April 2026 by 3.8%, in line with the Consumer Prices Index for the year up to September 2025
- revaluation of 4.8% will be used in April 2026 to revalue CARE accounts in public service pension schemes that use earnings as the measure of revaluation.
- revaluation of 4.8% plus any local addition will be used in April 2026 to revalue CARE accounts in public service pension schemes that use prices as the measure of revaluation

The following rates will apply when revaluing earned pension credited from a Club transfer:

Police 5.05%

LGPS 3.8%

Civil service 3.8%

National Health Service (NHS) 5.3%

Teachers 5.4%

Armed forces 4.8%

Judicial 3.8%.

The Government will legislate for these changes in the coming weeks. We will publish the relevant Statutory Instruments when they become available on the Annual update SIs section of the FPS regulations and guidance website.

2026 Pensions Increase multiplier tables

On 26 February 2026, HMT published the 2026 Pensions Increase multiplier tables and a covering note. You can find the 2026 public service pensions increase note and tables on the gov.uk website. The Government will legislate for these changes in the coming weeks. We will published the relevant Statutory Instruments when they become available on the Annual update SIs section of the FPS regulations and guidance website.

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
- 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.

Clair Alcock (Head of Pensions)

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Email: clair.alcock@local.gov.uk

Claire Johnson (Senior Firefighters' Pensions Adviser)

Telephone: 07920 861 552

Email: claire.johnson@local.gov.uk

Tara Atkins (Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

Email: Tara.atkins@local.gov.uk

Jill Swift (Firefighters' Pension Adviser)

Telephone: 0203 838 4845 (Teams direct dial)

Email: jill.swift@local.gov.uk

Suzanne Williams (Programme Support Officer)

Telephone: 0207 664 3198

Email: Suzanne.williams@local.gov.uk

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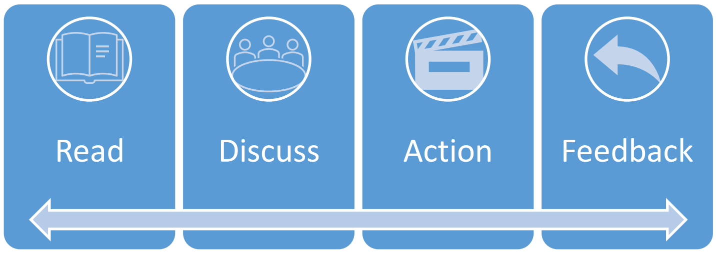

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Table 1: Calendar of events

Event	Date
FPS Coffee Morning	14 April 2026 28 April 2026
FPS Technical Working Group	20 May 2026
SAB	17 June 2026
FPS Communications Working Group	7 April 2026
Local Pension Board training	2026 dates and booking
LPB Chair Forum	14 May 2026
Administrator Forum	22 April 2026
LGA FRA drop-in session	23 April 2026
IDRP Training	2026 dates and booking
Induction Training	2026 dates and booking
Ill Health Retirement Training	2026 dates and booking
Scheme Manager Training	2026 dates and booking
Fire Pensions Conference	6 and 7 October 2026

Actions arising

Scheme Managers

Fire Sargeant/McCloud tax & contribution calculator - identified issue affecting a small number of Fire cases:

- Should pause using v3.00 for any Fire cases where 2017/18 “Pensionable pay for selection of pension contribution band (CARE Scheme)” is below £27,544, until GAD issue a corrected version.

- Identify potentially affected cases where you have already run v3.00 and/or made payments:

    - Fire members with remedy calculations covering 2017/18, and

    - Data for “Pensionable pay for selection of pension contribution band (CARE Scheme)” is less than £27,544 in 2017/18, and

    - where you relied on the calculator to derive contributions (ie did not enter data for “Contributions due (Legacy scheme)” and “Contributions due (CARE scheme)”)

- Hold any further payments for any cases you identify as potentially affected, pending recalculation.

- If you believe you have already made payments that may be affected, please record the member IDs and amounts so these can be checked and, if needed, corrected once the revised calculator is issued.

Fire & Police Sargeant/McCloud tax & contribution calculator - v3.00a user guide release: should ensure that the correct user guide is being referred to.

GAD calculator version 2.9: should ensure that those who are involved with the Matthews exercise are aware of the new version of the calculator. The new version should be used to process cases with calculation dates from 1 April 2026.

Exercise Progress: FRAs with 50% or more of requests for statements outstanding should consider reaching out for support. The Matthews super users and LGA policy team may be able to help explore options and ideas around bottlenecks.

Project Implementation Data Request: FRA’s to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **22 April 2026**

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

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see.

Administrators
FPS Annual update 2026: should ensure that they are using the current revaluation rates.

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

Age Discrimination Remedy updates

Contingent Decisions – Written Ministerial Statement

On 27 March 2026, we emailed scheme managers, internal pensions contacts and administrators to inform them that Government published a Ministerial Statement (WMS) concerning the legislative issues affecting certain firefighters' pension scheme members who opted out of pensionable service due to the 2015 reforms.

Unauthorised Payment Charge (UPC) for lump sum calculations – offsetting guidance

On 3 March 2026, we emailed administrators and software suppliers to inform them that GAD had published slides for Example 3 and 4 to complement their methodology note previously published.

These documents have been published on the Age Discrimination Remedy - Useful Information section of the FPS regulations and guidance website.

Fire Sargeant/McCloud tax & contribution calculator - identified issue affecting a small number of Fire cases

On 16 March 2026, we emailed scheme managers, internal pensions, HR contacts and administrators to inform them of an issue that has been identified affecting a small number of individuals.

ACTION: Scheme managers:

- Should pause using v3.00 for any Fire cases where 2017/18 "Pensionable pay for selection of pension contribution band (CARE Scheme)" is below £27,544, until GAD issue a corrected version.

- Identify potentially affected cases where you have already run v3.00 and/or made payments:

  - Fire members with remedy calculations covering 2017/18, and

  - Data for "Pensionable pay for selection of pension contribution band (CARE Scheme)" is less than £27,544 in 2017/18, and

  - where you relied on the calculator to derive contributions (ie did not enter data for "Contributions due (Legacy scheme)" and "Contributions due (CARE scheme)")

- Hold any further payments for any cases you identify as potentially affected, pending recalculation.
- If you believe you have already made payments that may be affected, please record the member IDs and amounts so these can be checked and, if needed, corrected once the revised calculator is issued.

Fire & Police Sargeant/McCloud tax & contribution calculator - v3.00a user guide release

On 3 March 2026, we emailed scheme managers, internal pensions, HR and finance contacts to inform them that GAD had released an updated version of the tax and contribution calculator user guide.

The guide is published on the Age Discrimination Remedy - GAD Tax and Contribution Calculator section of the FPS regulations and guidance website.

ACTION: Scheme managers should ensure that the correct user guide is being referred to.

Retrospective Divorce guidance examples

Further to the guidance published in FPS Bulletin 95 – July 2025 we emailed administrators on 26 March 2026 to inform them that GAD had published examples for tapered members.

These examples are published on the Divorce (pension debits and credits) section of the FPS regulations and guidance website.

Matthews exercise updates

GAD guidance

On 27 March 2026, we emailed scheme managers, internal pensions contacts, administrator's and software suppliers to inform them that following FPS Bulletin 102 – February 2026 that GAD have published new factors for *Converting Standard Membership Transferred-in Service Credits, Added Years and Additional Pension Benefit to Special Membership Transferred-in Service Credits, Added Years and Additional Pension Benefits.*

These have been published in the Special members of FPS 2006 - GAD factors section of the FPS regulations and guidance website.

Amendments

Further to FPS Bulletin 100 – December 2025, where we informed readers of Government's response to their consultation to Retained Firefighters' Pensions: Matthews Remedy - proposed changes to the Firefighters' Pension Scheme 2006. We are pleased to confirm that the Statutory Instrument 2026/281 has been laid and

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comes onto effect from 1 April 2026.

GAD calculator version 2.9

GAD will be releasing a new version of the Matthews 2 calculator to reflect the 2025/26 pension increases at the beginning of April. This version will include the April interest file. GAD will not be separately releasing the April 2026 interest file.

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.

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 should be used to process cases with calculation dates from 1 April 2026.

Calculator forthcoming releases

As part of MHCLG's support for FRAs in meeting their duties under the Matthews second options exercise, GAD are working to provide the following 2026 Matthews 2 calculator releases. This high-level timetable was also shared at the March SAB meeting:

Version	Timescale	Detail
Version 2.9	Early April	This will include the 2025/26 pension increases, see above.
Version 3.0	End June	This will include support for key "remedy amendment" areas (as announced in the **MHCLG consultation response** and implemented via SI 2026/281). It will also include a user interface and documentation refresh.
Version 3.1	Summer	GAD currently estimate they will be able to deliver 2-3 months after V3.0. This version will deliver further improvements and fixes in time for use in the final months of the second options exercise in England.

Further Matthews 2 calculator release updates will be provided through the year.

Exercise progress

Following the responses to the last Matthews survey covering to end December (39 of 44 FRAs responded). SAB received the following progress update from GAD at their March board meeting:

- **18,400** (94%) eligible firefighters were estimated to have been contacted and invited

- **7,800** interested firefighters were estimated as having received statements

- **3,300** interested firefighters were estimated as waiting for their statements

However, this progress was not evenly spread between regions:

- **14 FRAs** reported more than 90% of requested statements issued

- **4 FRAs** reported fewer than 10% of requested statements issued

- **~1%** of all requests for statements were reported as manual cases that needing referral to GAD

- **5,500** eligible firefighters were estimated as having elected to purchase benefits under the Matthews second options exercise

ACTION

FRAs with 50% or more of requests for statements outstanding should consider reaching out for support. The Matthews super users and LGA policy team may be able to help explore options and ideas around bottlenecks.

FPS

FPS Annual update 2026

FPS contribution rates and bandings will change from 1 April 2026 in line with the changes introduced by Statutory Instrument 2026/277.

All relevant thresholds and rate changes for 2026 are available in the FPS annual update 2026.

The relevant legislation can be viewed on our website under annual update Statutory Instruments.

ACTION: Administrators should ensure that they are using the current revaluation rates.

Top Up grant 2026 - Collection of pensions accounting data

On 4 March 2026 and 24 March 2026, MHCLG emailed Claim Certifiers/Claim Administrators to provide advance notice that the DELTA online data collection system will go live on 2 April 2026 with a deadline of 15 May 2026.

Updated Medical Appeals Forms

Minor amendments have been made to the medical appeals forms. Updated versions are now available in the Ill-health and injury section of the member area of the FPS Regs website.

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GAD launches new hub for PSPS administrators

On 16 March 2026, the Government Actuary's Department (GAD) launched a new factors guidance hub for administrators of the following pension schemes:

- armed forces
- civil service
- firefighters
- judicial
- NHS
- LGPS
- police
- teachers
- United Kingdom Atomic Energy Authority.

The new hub aims to make it easy for administrators to locate actuarial factors, within consolidated factors workbooks, and guidance in one area in a standardised and consistent way. For more information, see the press release.

Fire Sector Pensions Jobs

Did you know… that if you are advertising a pensions role in the fire sector, that you can send information to the bluelight inbox and we can advertise this in the next bulletin.

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.

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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 April. 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.

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

Fire Pensions Annual Conference – Save the date

We plan to hold our Annual Fire Pensions Conference on 6 and 7 October 2026 at the LGA offices in London. Further details, including booking information, will be shared in due course.

This year's conference will focus on the future of firefighter pensions. To help shape the programme, we will be engaging with targeted groups to gather ideas on the topics and sessions they would like to see covered under this theme. We would also welcome feedback from the wider community.

If you would like to share any suggestions or comments, please do so using the following form: Pre-Event Survey: Fire Pensions Conference 2026

FPS England Scheme Advisory Board (SAB) updates

18 March 2026 SAB meeting

The Scheme Advisory Board last meet on 18 March 2026.

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

At their meeting on 4 March 2026, the committee reviewed their terms of reference and the approved version has been published on the FPS Board website.

The committee also reviewed and approved the "Operation of Local Pension Board guidance", which includes template role descriptions, an advert and a personal specification and updated the template LPB terms of reference.

All documents are now available in the Resources section of the FPS Board website.

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The committee additionally discussed recent topics raised at the LPB Chairs Forum, including recruitment challenges and deemed elections.

Other News and Updates

New disruption unit launched to crackdown on fraud

In April, the Government will launch a new Online Crime Centre. This will bring together specialist from the government, police, intelligence agencies, banks, mobile networks and major tech firms to drive co-ordinated action against fraud.

This forms part of a new and expanded fraud strategy published on 9 March 2026, setting out how the government will disrupt fraudsters and protect the public. There will be £250 million invested over the next 3 years in the fight.

Pensions Dashboards

Dashboard Programme – Publications

PDP publish regular publications about the Pensions Dashboards and the Programme which you can find on their website.

PASA key questions from schemes

In February 2026, the Pensions Administration Standards Association (PASA) hosted a webinar on data-matching guidance for pensions dashboards. Following the session, PASA published a summary of the main questions raised by schemes, along with practical answers to help administrators move confidently from the planning stage into the testing phase.

PDP extends closing date to consultation on reporting standards

The Pensions Dashboards Programme (PDP) opened a consultation on changes to the reporting standards, draft version 2.1. The consultation was due to close on 25 March 2026.

On 13 March 2026, PDP confirmed that the consultation will now run to 30 April 2026. On 23 March 2026, PDP published draft version 2.2 of the reporting standards. This latest version includes the technical requirements of routine reporting of data via Application Programming Interfaces (APIs) to MaPS.

PDP pension status categories

On 5 March 2026, the PDP published a blog about understanding the three pension status categories on the Money Helper Pensions Dashboard (MHPD).

To date, the terminology around matching has reflected the terms used in the Pension Dashboard Regulations 2022 – namely, positive match, match made, possible match and no match. The blog sets out what industry can expect to see displayed on the MHPD following user research:

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Confirmed pensions
These are those where a successful match has been made and the administering authority is able to supply all the view data immediately.

Pending pensions
A pension shows as pending when it is been matched to the user, but the administering authority has not yet supplied all the required information. The user does not need to do anything, once the data arrives the pension automatically becomes confirmed. Authorities will usually send the missing information within 10 working days.

Pensions that need action
Pensions appear in "needs action" when either a possible match needs extra information, or the administering authority requires the user to contact them before sharing pension details.

This is the only category where the user may need to act. They can try adding their national insurance number, and if that does not help, they must contact the authority using the details shown. A scam warning reminds users that they should make the first contact.

FRAs must resolve these cases promptly and may see increased enquiries.

The Pensions Regulator (TPR)

How career outcomes shape retirement outcomes
On 2 March 2026, The Pensions Regulator (TPR) published a new blog exploring how understanding savers' working lives can help schemes design better default pension plans.

The blog follows the Pension Schemes Bill, which will introduce new 'guided retirement' requirements. These provisions mean defined contribution (DC) schemes, such as LGPS AVC providers, will need to offer clear, default retirement income options for members approaching retirement.

Read the full blog on TPR website.

Fighting pension fraud webinar – updated PSAG leaflet
On 18 March 2026, colleagues attended a webinar hosted by the Pension Scams

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Action Group (PSAG).

The webinar featured presentations from Lord Hanson, the Fraud Minister Mike Broomfield, Head of Intelligence at TPR, and Chris Bell from the City of London Police, plus a Q&A.

Topics covered included the Government's new Fraud Strategy, awareness of an increase in artificial intelligence generated identity thefts and reporting suspicions to Report Fraud.

It was also confirmed that the PSAG leaflet – Steps to stay scam safe, was updated in March 2026. This leaflet accompanies a member's statement of entitlement, following a request to transfer their benefits out of the Scheme.

Scam alert and calls for industry vigilance

On 11 March 2026, TPR issued a press release calling on the pensions industry to take immediate action to protect millions of people's retirement savings, after a rise in impersonation fraud.

A scam alert was issued to more than 35,000 pension industry professionals in collaboration with City of London Police. The alert warns that fraudsters are posing as pension savers to gain access to their retirement pots, and urges administrators to:

- review their identity and verification check procedures to ensure they remain robust
- review data security for letters and documents posted to overseas addresses
- encourage members to improve online security through two-step verification and stronger passwords
- immediately inform Report Fraud (formerly Action Fraud) of any suspected fraud.

The Pensions Ombudsman

On 10 March 2026, colleagues at the LGA attended the Pensions Ombudsman (TPO) online technical forum.

The forum included a speech from the Pensions Ombudsman, Dominic Harris, and presentations from Senior Counsel covering:

- transfer due diligence – Mr D v Open Trustees Ltd: TPO found in favour of the Trustees meaning that the Trustees were under no legislative or regulatory obligation to carry out any further transfer due diligence after issuing the member with the Scorpion Leaflet transfer pack in 2014

- overpayments: discussions centred around entitlement, affordability, clear communications and pragmatism. In December 2025, TPO published overpayments information for members and other beneficiaries of pension schemes.

An update on the Operating Model Review (OMR) was also provided:

Action one
TPO intends to implement a 'Lead Case' approach where the same issue occurs for multiple members in the same Scheme. This intends to achieve quicker, consistent outcomes, with the expectation that the respondent will apply the outcome to all affected members, albeit the case is only binding on the specific applicant.

Action two
TPO is considering increasing the amounts payable under each of the existing tiers of a 'distress and inconvenience' award payable as redress for non-financial injustice. He will also reissue the Redress for non-financial injustice factsheet covering how each of the tiers apply and may include examples of poor IDRP practice as an aggravating factor which could lead to a higher award.

Action three
Introducing new case management rules for all parties when dealing with TPO. This may include new deadlines and limits on the length of submissions. The aim is to improve efficiency and speed of complaint handling for the benefit of all parties.

HMRC

Finance Act 2026
The Finance Act 2026 received Royal Assent on 18 March 2026. The Act makes two changes that will be of interest to the fire sector:

Abolition of the LTA
The Act amends paragraph 134 of schedule 9 to the Finance Act 2024.

Paragraph 134 gives HM Treasury regulation-making powers to introduce additional provisions consequential to the abolition of the Lifetime Allowance (LTA). Under the original wording, this power was due to lapse at the end of 5 April 2026, and any regulations made under it could only take effect within the tax year in which they were made.

The Finance Act 2026 extends the expiry date of this power to 30 June 2026. It also allows regulations made under this provision to have retrospective effect back to the 2024/25 tax year. This extension appears intended to facilitate the technical updates referred to by HMRC in newsletter 173.

HMRC has issued a tax information and impact note providing further detail on these changes.

Inheritance Tax (IHT)
The Finance Act 2026 also amends the Inheritance Tax Act 1984 so that, for deaths occurring after 5 April 2027, most unused pension benefits will fall within the deceased person's estate.

Several technical amendments were introduced at report stage. These do not alter the underlying policy intent but ensure that the legislation operates effectively. HMRC will issue further process clarifications later this spring.

Summary of technical amendments

- Non-UK pensions held by non-long-term UK residents are confirmed as outside UK IHT rules
- death in service benefits remain exempt from IHT. There is no requirement for the deceased to have been an active member immediately before death
- IHT liability does not apply to:
  - excluded benefits such as death in service
  - payments to IHT-exempt beneficiaries such as spouses/civil partners
- withholding rules, up to 50 per cent for 15 months, have been tidied to ensure smooth operation. The direct payment of tax by administrators is facilitated ensuring tax cannot be taken from IHT exempt benefits
- existing IHT exemptions are extended to cover notional pension property
- future information-sharing regulations, after the member's death, will be made under Finance Act 2004 powers
- no income tax will be charged on death benefits equal to the IHT due on that pension:
  - applies now in additional rare scenarios.
  - any refunded IHT is treated as pension income if tax relief was claimed earlier.

The amendments can be found here: Finance (No. 2) Bill publications – UK Parliament.

Newsletter 178 – February 2026

On 27 February 2026, HMRC published their monthly pensions newsletter. Articles of particular interest to the fire sector include:

Inheritance tax on pensions – further information will be shared in due course to support scheme managers and industry stakeholders in understanding the new requirements.

Normal Minimum Pension Age – reminder of the rules and guidance on members transferring with a protected pension age.

Protection look up service – HMRC has launched new functionality on the

Managing pension schemes service so schemes can look up a member's protections and enhancements. The previous unauthenticated service is no longer available.

Transfers to qualifying recognised overseas pension schemes – a reminder to use the Managing pension schemes service to report such transfers. HMRC will no longer accept APSS262 forms received after 5 April 2026. Enhancements to the new functionality on the Managing pension schemes service have been released, allowing schemes to search and print previously submitted reports.

Newsletter 179 – March 2026

On 26 March 2026, HMRC published their monthly pensions newsletter. The newsletter had articles on:

UK-Luxembourg double taxation agreement – under the new agreement, UK pension payments to some Luxembourg residents may become taxed in the UK instead of Luxembourg. There are transitional rules letting affected members elect to be taxed under the previous arrangement. The deadline to do so is 23 November 2026. Guidance for affected members explaining what the change means and what they need to do will be available on GOV.UK in the future.

Managing pension schemes service: the service will be down from 2 April 2026 7.00pm to 7 April 2026 9.00am.

Lifetime allowance protection and enhancements – a new protection look up service was launched in February 2026 as part of the Managing pension schemes service. The old unauthenticated online route has now been switched off.

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
- 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

Legislation

Statutory Instruments

[SI2026/281] The Firefighters' Pension Scheme (England) (Amendment) Order 2026 (coming into force date by [SI2026/301])

[SI2026/277] The Firefighters' Pension Scheme (England) (Amendment) Regulations 2026

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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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.

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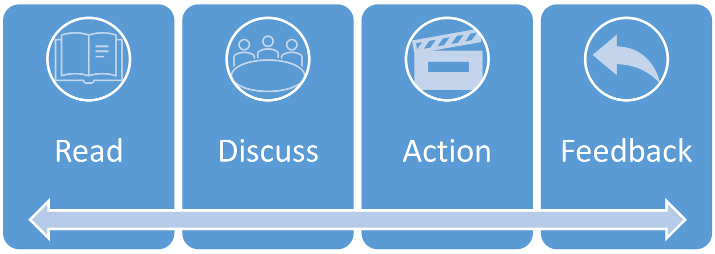
FPS Bulletin April – 2026

Welcome to issue 104 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	12 May 2026 26 May 2026
FPS Technical Working Group	20 May 2026
SAB	17 June 2026
FPS Communications Working Group	21 July 2026
Local Pension Board training	2026 dates and booking
LPB Chair Forum	14 May 2026
Administrator Forum	19 May 2026
LGA FRA drop-in session	21 May 2026
IDRP Training	2026 dates and booking
Induction Training	2026 dates and booking
Ill Health Retirement Training	2026 dates and booking
Scheme Manager Training	2026 dates and booking
Fire Pensions Conference	6 and 7 October 2026 – save the date! Details to be shared once confirmed.

Actions arising

Scheme Managers

Contingent Decisions – Written Ministerial Statement: are encouraged to provide the requested data by **midday** on **Friday 8 May.**

GAD Calculator Version 2.9.1: should ensure that those who are involved with the Matthews exercise are aware of the newest version of the calculator.

The Firefighters' Pension Scheme (England) (Amendment) Order 2026: Scheme Managers should:

- ensure members/survivors affected by the new provisions are notified of new entitlements by 1 June 2026.
- utilise the new guidance and templates available.
- familiarise themselves with the outstanding queries and issues raised with MHCLG.

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.

Data Protection – new complaints duties: are encouraged to review the guidance and update their processes accordingly.

Cross Border Transfers: Scheme Managers should ensure that clear, early information about the transfer process is provided to all new joiners transferring from another fire and rescue service on a cross-border basis.

Administrators

Data Protection – new complaints duties: are encouraged to review the guidance and update their processes accordingly.

Local Pension Boards

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

Age Discrimination Remedy updates

Contingent Decisions – Written Ministerial Statement

In FPS Bulletin 103 – March 2026, we updated readers on the publication of the WMS relating to certain FPS members who opted out pensionable service due to 2015 reforms. Following our FRA drop-in session on 23 April 2026, we sent out a data request asking for information relating to individuals who had opted out and subsequently transferred out.

We would like to remind FRAs that the deadline to provide this data is **midday** on **Friday 8 May.**

ACTION: Scheme managers are encouraged to provide the requested data by **midday** on **Friday 8 May.**

Matthews exercise updates

GAD Calculator Version 2.9.1

On 16 April, GAD released an amended version of the Matthews 2 calculator to reflect minor fixes required after the release of version 2.9 of the calculator at the beginning of April. The updates made include:

- Nil 'change to annual special/standard pension …' results produced for eligible firefighters for whom the 'Date left service input' lies between 1 April 2000 and 31 March 2001 (inclusive). (Affected cases for special pensioners may also see nil 'total amount due to member …' results with retirement after 1 April 2026 (inclusive).)
- Bulk data import failing for all template versions.

This version of the calculator supersedes previous versions. Previous versions of the calculator should no longer be used. FRAs should carefully review whether any previously issued statements or payments affected by the changes described above need to be revisited. (Note that any cases entered in v2.9 will need to be manually re-entered to be re-run.)

This version already includes the April interest file. Future interest files will only work with the latest version of the Matthews 2 calculator.

ACTION: Scheme managers should ensure that those who are involved with the Matthews exercise are aware of the newest version of the calculator.

Draft user guide

GAD have provided a draft note to accompany their user guide to include examples to assist FRAs with preparing for the planned release of the v3.0 Matthews 2 calculator.

These examples illustrate the key functionality added to support the three groups of scenarios described in paragraph 2.5 of *Amendments to the Firefighters' Pension Scheme (England): retained firefighters – Government response*:

- **Example 6**: Member who is purchasing standard scheme opted out service
- **Example 7:** Deferred member making a standard to special conversion
- **Example 8:** Former Pensioner member who died prior to this second exercise

v3.0 will initially reflect these English amendments, however for the Devolved Administrations:

- **Wales and Northern Ireland** – GAD expect to release respective v3.0 calculators later as supporting regulations for these two schemes are not yet in force.
- **Scotland** – GAD expect to release the Scotland v3.0 calculator to a similar timeframe subject to due diligence on any practical differences in regulations.

As the v3.0 of the Matthews 2 calculator is still undergoing testing prior to release, these examples are subject to further change prior to finalisation and should not be relied upon for any actual member calculations.

Please note that GAD has no liability to any person or third party for any action taken on the basis of this example note.

Updated Resources

The Firefighters' Pension Scheme (England) (Amendment) Order 2026 came into effect on 1 April 2026. A coffee morning was held on 28 April 2026 to provide an overview of the new provisions introduced by the Order and to highlight the resources that have been updated or developed to support FRAs in implementing the changes.

All updated documents, along with new template letters and forms, are available in the Second Options Exercise section on the FPS Regulations and Guidance website. In addition, several new FAQ documents have been produced to help FRAs understand and apply the new provisions.

During the coffee morning, it was also noted that the LGA has raised several queries with MHCLG regarding the drafting of the Amendment Order. As a result, it has not yet been possible to update all resources. Further legislative changes may be required to resolve some of the issues identified. A list of the queries raised is available in the Member Area of the FPS Regulations and Guidance website, within the Special member of FPS 2006 - Useful Information section.

FRAs should ensure that the cohorts affected by the amendments have been identified and that they are notified of the new entitlements **by 1 June 2026**. Three different 'warm-up' template letters have been provided at Second Options Exercise. These templates reflect the different stages that members may be at in the remedy process.

It should be noted that the consultation response published in December 2025 stated that the policy intention was for the Missed Pension Lump Sum Grant to be payable to members who joined under Matthews 1 and who died before being able to make an election to purchase additional service under the second options exercise. However, the LGA's view is that the current drafting of the regulations does not adequately cover this cohort. LGA are currently working with MHCLG to resolve this and FRAs are therefore advised to pause sending further communications to this cohort of survivors until further clarification has been provided.

The expression of interest form has been updated to reflect the new options available. In addition, a new expression of interest form has been created for members who have already joined the modified FPS 2006 but who now have an entitlement to purchase opted-out service or convert service. The relevant expression of interest form should be issued alongside the appropriate template letter.

An acknowledgment letter template has also been created for FRAs to use to acknowledge receipt of expression of interest forms and manage expectations for the provision of statements. provided details of the proposed high-level release timetable for version 3.0 and 3.1 of the GAD calculator.

An acknowledgment letter template has also been developed to allow FRAs to confirm receipt of expression of interest forms and to help manage expectations regarding the timing of statements. FPS Bulletin 103 – March 2026 provides details of the proposed high-level release timetable for versions 3.0 and 3.1 of the GAD calculator.

FRAs should continue to direct any queries to **bluelightpensions@local.gov.uk** as usual. Feedback is also welcomed where FRAs identify any further areas in which additional templates or resources may be required.

As outlined during the coffee morning, further work is underway to review and update the template statement of details documents and accompanying letters. These are intended to be available alongside the planned release of version 3.0 of the GAD calculator in June.

ACTION: Scheme Managers to ensure members/survivors affected by the new provisions are notified of new entitlements by 1 June 2026.

ACTION: Scheme Managers to utilise the new guidance and templates available.

ACTION: Scheme Managers to familiarise themselves with the outstanding queries and issues raised with MHCLG

Corrections

FPS Bulletin 103 incorrectly referenced SI 2026/277 in the article relating to the amending SI for the Matthews remedy. The correct reference is SI 2026/281

Following publication of the March bulletin, we were informed that the coming into force provision in SI 2026/281 stated, "This Order comes into force on XXX". This was subsequently corrected by a further amendment order, SI 2026/301, which inserted the correct commencement date of 1 April 2026.

FPS

Q4 25/26 McCloud Compensation Claim

On 1 April 2026, MHLCG emailed Claim certifiers/Administrators to remind they that the next compensation claims period opens on 7 April 2026 and the deadline for submission is **5 June 2026.**

Cross border transfers

Where a member transfers cross-border from one fire and rescue service to another, the pension transfer is not automatic and must be actively requested by the member.

Recent technical queries have highlighted that this point is not always being clearly communicated, which has led to some members incorrectly assuming that their pension benefits will transfer automatically as part of their move. It is therefore important that FRAs clearly set out any actions a member needs to take at the point of joining, including the requirement to request a transfer and any relevant timescales.

ACTION: Scheme Managers should ensure that clear, early information about the transfer process is provided to all new joiners transferring from another fire and rescue service on a cross-border basis.

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

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

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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.

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 May 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:

14 April 2026 - Written Ministerial Statement: Reinstatement of Opted Out Service

28 April 2026 - Matthews - Overall Summary

- GAD Matthews 2 Calculator and Manual Cases

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

Job opportunities at the LGA (LGPS Team)

LGPS Training and Development Adviser

We are recruiting for an LGPS Training and Development Adviser on either a secondment basis (minimum six months) or a fixed-term contract (two years). This role can be home based, or office (London) based. The successful candidate will join the training section of the LGPS team. They will be responsible for developing and delivering training to pension administrators, employers, councillors and local pension board members. They will also assist in the delivery of our LGPS specific qualification.

For more information and to apply see the LGA jobs website. Contact lisa.clarkson@local.gov.uk for an informal chat about the role.

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The closing date for applications is 5pm, Friday 8 May 2026 with virtual interviews scheduled for 14 and 15 May 2026.

Training Programme Support Officer – Pensions
We are also recruiting for a Training Programme Support Officer - Pensions on a fixed-term contract or a secondment basis for two years. This newly created role can be home based, or office (London) based. The successful candidate will provide vital administrative support to the delivery of a national training and qualification programme for LGPS administering authorities and employers.

For more information and to apply see the LGA jobs website. Contact lisa.clarkson@local.gov.uk for an informal chat about the role.

The closing date for applications is 5pm, Friday 8 May 2026 with virtual interviews scheduled for the week commencing 18 May 2026.

Job opportunity at Essex Fire and Rescue

Assistant Pensions Manager at Essex Fire and Rescue - 12 months (Secondment opportunity available)

Essex Fire and Rescue are recruiting for an Assistant Pensions Manager to join their Finance team.

The role will support the Payroll and Pensions Manager in delivering accurate calculations, statutory returns, and compliance with legislation. Acting as the key point of contact for pension queries, you will also manage casework, oversee processes for service improvement, and deputise for the Manager when required. You will have line management responsibility for the Pensions Officer, providing guidance, coaching, and support to ensure high standards of service delivery.

For more information and to apply, please go to the vacancy homepage (vacancy will be listed shortly). Closing date is Friday 15 May. For any questions about the role or for an informal chat, please contact James Durrant on 01376 576143 or email james.durrant@essex-fire.gov.uk.

Data protection – new complaint duties

From 19 June 2026, a new right for individuals to make data protection complaints directly to a data controller comes into force. It is introduced by the Data (Use and Access) Acts 2025. The new framework will sit alongside the existing Internal Dispute Resolution Procedure (IDRP).

The Information Commissioner's Office (ICO) has published final guidance offering a detailed explanation on the new data protection complaints requirements. This sets out the steps data controllers need to undertake before 19 June 2026.

ACTION: Scheme managers and **Administrators** are encouraged to review the guidance and update their processes accordingly.

Pensions Dashboards

Dashboard Programme – Publications

PDP publish regular publications about the Pensions Dashboards and the Programme which you can find on their website.

TPR publishes market oversight report and updates its guidance

On 23 April 2026, the Pensions Regulator (TPR) published its market oversight report on pensions dashboards. The report summarises the findings of its engagement with large schemes to understand how well prepared they are.

Following this engagement, TPR updated its guidance on pensions dashboards to incorporate its findings. It has published before and after-connection checklists to ensure schemes are on track to meet their duties.

TPR value data and recency

Some schemes have raised concerns with TPR about meeting regulatory timeframes for providing value data to the ecosystem, due to the delay between when the value data is calculated and when it becomes available on dashboards.

TPR has confirmed that where this occurs, scheme managers should consider whether the delay constitutes a breach of law that needs to be reported. It has updated its breaches of law guidance to include two new dashboard specific examples of green breaches. It has also confirmed that:

> “Whether a breach is materially significant will depend on several factors, including the length of the delay, whether it is an isolated incident, and the level of risk to savers’ ability to receive clear and accurate value data in a timely way. We may also take into account any mitigating actions taken to reduce risks to savers.
>
> Our expectation is that clear, accurate data should be provided in a timely manner to ensure a good experience for savers.
>
> Breaches of short and isolated duration (for example where the value provided is from a calculation only a few weeks outside the 12 month period and in any event within 13 months) and those which take place during user testing and before the public launch of dashboards are likely to be of less material significance to us. However, scenarios where the breach is of a longer duration or outside the testing phase are more likely to be materially significant.
>
> You may also wish to review our Compliance and Enforcement Policy.”

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PMI publishes pensions dashboards guide

On 22 April 2026, the Pensions Management Institute (PMI) published its 2026 Pensions Dashboards Guide.

The guide brings together expert insight from across the pensions industry to help schemes prepare for the statutory connection deadline of 31 October 2026, focussing on data quality, matching, governance, member engagement and the long-term impact dashboards are expected to have on the UK pensions system.

PDP connection deadline blog

On 28 April 2026, the Pensions Dashboards Programme (PDP) published a blog titled ‘Connection deadline: your questions answered’.

With just six months to go to until the final connection deadline of 31 October 2026, PDP have confirmed over 1000 pension providers and schemes have connected, representing over 60 million pension records from workplace and personal pensions.

The Pensions Regulator (TPR)

TPR guidance on Virgin Media remedy

On 26 March 2026, TPR published guidance on the remediation measures included in the Pension Schemes Bill to allow former salary-related contracted-out schemes to validate affected alterations to scheme rules.

The remediation measures are in response to a court case (Virgin Media Ltd v NTL), which we covered in FPS bulletins 94 and 97.

We are discussing with MHCLG the next steps for the FPS.

You can read the full guidance on TPR’s website.

The Pensions Ombudsman

Sargeant/McCloud complaints update

The Pensions Ombudsman (TPO) gave a brief update on its approach to Sargeant/McCloud complaints.

TPO set out their approach to Sargeant/McCloud remedy complaints in 2022. At that

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time, it said that it would only investigate in limited circumstances. This was because the Government was introducing legislation to remedy the discrimination and schemes needed time to change their systems and procedures.

TPO is now developing a new approach because it expects schemes to be making progress on the remedy. It plans to issue significant determinations on key Sargeant/McCloud issues. These will set out TPO's position and help guide how schemes handle Sargeant/McCloud complaints internally.

You can read the update and the existing information sheet on TPO's website.

HMRC

HMRC Newsletter 180

On 23 April 2026, HM Revenue & Customs (HMRC) published pension schemes newsletter 180. The newsletter contains updates on:

- Pension scheme return (PSR)
- Lifetime allowance protection and enhancements
- Pension schemes migration to the Managing pension schemes service
- Normal minimum pension age
- Pension flexibility statistics
- Registration statistics

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
  - 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

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- 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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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.

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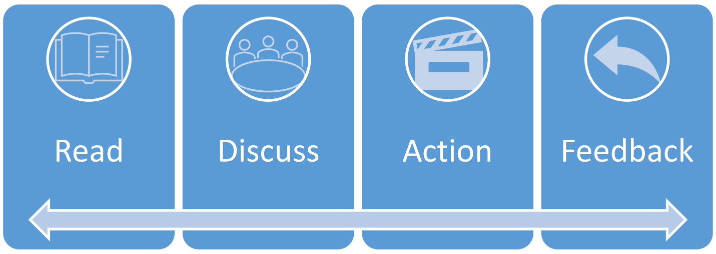
FPS Bulletin May – 2026

Welcome to issue 105 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	10 June 2026
FPS Technical Working Group	18 August 2026
SAB	17 June 2026
FPS Communications Working Group	21 July 2026
Local Pension Board training	2026 dates and booking
LPB Chair Forum	15 July 2026
Administrator Forum	19 June 2026
LGA FRA drop-in session	23 June 2026
IDRP Training	2026 dates and booking
Induction Training	2026 dates and booking
Ill Health Retirement Training	2026 dates and booking
Scheme Manager Training	2026 dates and booking
Fire Pensions Conference	6 and 7 October 2026 – save the date! Details to be shared once confirmed

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Actions arising

Scheme Managers

Contingent Decision Guidance Update: identify affected cases and, where members are nearing retirement consider how cases will be handled.

GAD Manual Cases Update:

- ensure all manual cases are referred to GAD for processing prior to 31 July 2026. This should include all relevant additional information, as specified within the Manual Cases Process Note
- ensure staff processing Matthews cases are familiar with the manual cases note, and that appropriate checks against it are completed for each case processed.

GAD Calculator V2.9.1 - Error with future interest rate: FRAs to update the Matthews 2 Calculator (v2.9.1) with the May interest file to correct the April 2026 future interest rate and review any cases with April 2026 calculation dates where periodic contributions apply.

Change to SCAPE discount rate and Actuarial Factor Review: Scheme Managers should familiarise themselves and ensure that the actions listed in article FPS 1992 Commutation Factors are carried out in a timely manner.

New Cash Equivalent Transfer Value (CETV) and divorce factors effective from 19 May 2026: Scheme Managers should ensure that the new factors are implemented from 19 May 2026.

Next Factor Updates: Scheme Managers should liaise with administrators on how estimates and future retirements will be dealt with to ensure members are made aware that figures provided may be subject to change.

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

Contingent Decision Guidance Update**:** Administrators should ensure they familiarise themselves with the updated guidance, in particular the information about how records for affected members should be handled.

Contacts for Club Transfer information between public service pension schemes: Administrators to advise LGA of their named contact or specific inbox for incoming queries about club transfers affected by the remedy from other public service

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pension schemes by **12th June 2026**.

Change to SCAPE discount rate and actuarial factor review: Administrators should work with Scheme Managers to implement these actions and liaise with software suppliers to ensure the new factors are installed into systems as soon as possible.

New Cash Equivalent Transfer Value (CETV) and divorce factors effective from 19 May 2026: ensure new factors are implemented from 19 May 2026.

Next Factor Updates: Agree a process with Scheme Managers for how estimates and future retirements will be dealt with pending further factor updates.

Local Pension Boards

Local Pension Board members are encouraged to familiarise themselves with the contents of the Bulletin each month and seek assurance through Local Pension Board meetings that actions for Scheme Managers and administrators have been completed.

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

Age Discrimination Remedy updates

Contingent Decision Guidance Update

In FPS Bulletin 103 – March 2026 we updated readers on the publication of the Written Ministerial Statement relating to certain FPS 1992 members who opted-out of pensionable service due to the 2015 reforms and were unable to reinstate their remediable service in the FPS 1992.

The Government confirmed its intention to address this through use of the Act's special case powers. This will be done through regulations. This will enable eligible members who opted out due to discrimination to elect to reinstate and treat opted out service during the remedy period as pensionable in their last accrued legacy scheme.

In the coffee morning held on 12 May, an update was provided to the sector on the legal advice obtained by the Scheme Advisory Board (SAB) which outlines that FRAs can act in advance of legislation and that the risks of doing so are low.

There have been two cohorts of FPS 1992 members on hold pending the government decision on how remedy can be applied to these members:

1. Those who opted out of the on or after 1 April 2015 and re-joined before the end of the remedy period
2. Those who opted out on or before 31 March 2015.

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Members are only able to reinstate opted out service for the remedy period. Therefore, for those in the second group who opted out before 31 March 2015, there will be a break in pensionable service between when they opted out and 1 April 2015. They will not be able to reinstate this period; however, their continuity of service will be maintained.

For these cases, administrators should ensure the member's record is updated as follows if a member elects to go ahead with a contingent decision:

- The deferred record should be cancelled

- The member's FPS 1992 record should be reactivated and linked to the ongoing 2015 record

- A break in pensionable service should be inserted on the member's record for the opted-out period prior to 1 April 2015.

  This period should be treated as non-qualifying and non-reckonable service for pension purposes. This would therefore mean that the opt out period prior to 1 April 2015 would not count towards any service calculations i.e. age 50 plus with 25 years' service or 30 years' service.

- To support clarity and consistency on pension service history views it was agreed by the FTWG that the sector introduces a new reason code in systems for this type of break: 'Contingent Decision Opt-Out Break'.

  This will allow the break to be distinguished from other types of breaks, support accurate reporting and assist future case reviews.

The Scheme Manager Contingent Decision Guidance and Member Contingent Decision guidance documents have now been updated to reflect the current position.

ACTION: FRAs should identify affected cases and, where members are nearing retirement consider how cases will be handled.

ACTION: Administrators should ensure they familiarise themselves with the updated guidance.

Contacts for Club Transfer information between Public Service Pension Schemes

The GAD McCloud working group, comprising representatives from across the public service pensions sector, has produced a contacts list for administrators to use where they need to liaise with other schemes to obtain or chase up club transfer information in order to complete a member's record before an RSS can be produced.

This contacts list is available in the Member Area of the FPS Regulations and

Guidance website in the Age Discrimination Remedy – Useful Information section.

To assist other public service pension schemes, we would also like to be able to provide direct contacts for each FPS administrator – whether that be a named contact or a dedicated remedy or transfers inbox.

If you have a named contact or a specific inbox that you would like other public service schemes to use when querying transfer information, please email the details to bluelightpensions@local.gov.uk **by 12 June 2026.**

ACTION: Administrators to advise LGA of their named contact or specific inbox for incoming queries about club transfers affected by the remedy from other public service pension schemes by **12th June 2026**.

Matthews exercise updates

GAD Manual Cases Update

GAD has updated the Manual Cases Process Note and this is now available within the Special Members of FPS 2006 - GAD Calculator section of the FPS Regulations and Guidance website.

The updated process note contains further detail on what data should be shared with GAD for each specific manual case type. A number of new manual case types have also been added to reflect the amended regulations.

An updated proforma for retrospective ill-health cases has also been provided (version 2). The calculations are the same as version 1 of the proforma and Annex C, but the new version improves the presentation of the results.

ACTION: To be able to process by the end of 2026, GAD require all manual cases to be referred to them for processing **prior to 31 July 2026**. This includes all relevant additional information, as specified within the Manual Cases Process Note.

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

GAD Calculator V2.9.1 - Error with future interest rate

GAD has advised that they have uncovered an error with the future interest rate included in versions 2.9 and 2.9.1 of the Matthews 2 Calculator.

The error affects the calculation of periodic contribution amounts when using a calculation date in April 2026. This can be corrected by updating the calculator with the May interest file, as this file contains the correct future interest rate for April 2026.

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They have advised Fire & Rescue Authorities to update the version 2.9.1 calculator with the May interest file and consider:

- rerunning calculations cases run with April 2026 calculation dates (where periodic contributions are required).
- reissuing affected member statements.
- revising collection of affected periodic contributions.

The incorrect April 2026 future interest rate was lower than it should have been (4.51% AER versus 4.90% AER). Recalculations will result in higher periodic payment amounts if input data are consistent.

Other outputs and calculations for calculations dates outside of April 2026 are unaffected.

GAD apologises that this error has occurred and are sorry for any disruption caused. They will be reviewing the monthly interest file production process and reinforcing where necessary ahead of sharing forthcoming interest rate files.

ACTION: FRAs should update the Matthews 2 Calculator (v2.9.1) with the May interest file to correct the April 2026 future interest rate and review any cases with April 2026 calculation dates where periodic contributions apply.

FPS

Change to SCAPE discount rate and actuarial review

On 19 May, the LGA advised Scheme Managers that HM Treasury had confirmed through a Written Ministerial Statement that the SCAPE discount rate was to increase with effect from 19 May 2026.

This change triggered a review of the actuarial factors used within the scheme. This includes, but is not limited to, commutation for the FPS 1992, early retirement, transfers in and out of the scheme, pension debits and added pension.

Updated FPS 1992 Commutation Factors

On 21 May, GAD published the revised FPS 1992 commutation factors along with a helpful Q&A document to support the factor tables. The revised factors took **immediate effect** for any retirements **on or after 21 May 2026.**

As a result of the increase to the SCAPE discount rate, commutation factors have **reduced**. In some cases, the reduction in the lump sum could be up to 5% but this will vary depending on personal circumstances.

To support clear and consistent messaging for members, the LGA provided a

Frequently Asked Questions document along with template member communications for use on intranet sites and a targeted letter for members. These templates are available in the Scheme Valuations – Restricted section in the Member Area of the FPS Regulations and Guidance website.

Scheme Managers should now take the following actions:

- **Familiarise yourself with the FAQs** to ensure a clear understanding of the changes and to support a consistent approach to messaging across the sector.

- **Communicate with members** on the changes and signpost to the FAQs, using the provided templates.

- **Ensure the correct factors are applied** to all retirements on or after 21 May 2026.

- **Recall payments where possible** – any retirement payments already processed should be immediately recalled through the BACS system where feasible.

- **Manage overpayments** – where recall is not possible and an overpayment has occurred, members must be informed as soon as possible and an appropriate recovery plan agreed.

- **Review commutation decisions** – members affected by the change who have already made a commutation election should be given the opportunity to revisit their options. This applies to:
    - Cases crystallised on or after 21 May 2026; and
    - Pipeline cases due to retire imminently.

- **Agree communications ownership** – confirm whether the Fire and Rescue Authority (as Scheme Manager) or the administrator will lead on member communications.

- **Review estimate cases** – agree a process with the administrator for revisiting previously issued estimates impacted by the change

ACTION: Scheme Managers should implement the actions listed above for affected members in a timely manner.

ACTION: Administrators should work with Scheme Managers to implement these actions and liaise with software suppliers to ensure the new factors are installed into systems as soon as possible.

New Cash Equivalent Transfer Value (CETV) and related divorce factors effective from 19 May 2026

As part of the actuarial factor review, valuation of non-Club transfers in, CETVs and pensioner cash equivalents (including the calculation of these figures for divorce /dissolution proceedings) were temporarily suspended. This is because HM Treasury issued their CETV guidance note with immediate effect on the 19 May 2026.

On 21 May, GAD confirmed that the first batch of updated factors had been provided. This updated the following factor tables:

- Cash Equivalent Transfer Values (CETVs) for non-club transfer-out – (Tables x-201 to x-215)
- Pensioner cash equivalents for divorces – (Tables x-301 to x-312)
- Pension credits (divorce) – (Tables x-313 to x-317)
- Pension debits (divorce) – (Tables x-318 to x-328)

These factors take effect **from 19 May 2026.**

Calculations of non-Club transfers into the scheme are still suspended.

The updated consolidated factor workbook has been published on the relevant GAD guidance pages of the FPS Regulations and Guidance website. GAD has also published the revised consolidated factor workbook, alongside any associated guidance notes, on their own Factor Hub.

ACTION: FRAs and administrators to ensure they are using the updated factors from 19 May 2026.

Removal of Factors

The following factor tables have now been removed from the consolidated factor workbook:

- Guaranteed Minimum Pension (GMP) factors for pensioner members aged under 73
- Scheme Pays (LTA) factors

Next Factor Updates

It is expected that that the next batch of factors will be available before the end of June and will include:

- Early retirement factors
- Late retirement factors
- Non-club transfer-ins

Following this, the remaining factors will be issued between July and November 2026. Note that the review may be affected by further changes to one or more underlying factors (such as longevity) while it is in progress. Any such change may impact on both the timelines above, and the new factors which emerge from the

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review. So neither the timeline, nor the estimated impact of the change in factors can be predicted with certainty at this point.

- Trivial commutation
- Added pension
- Tax charges for Scheme Pays (AA)
- Club transfers

We understand that the current factors can continue to be used. However, FRAs and administrators should be mindful when providing any retirement figures or estimates for future dates as these factors are subject to change.

Whether or not a factor review is currently ongoing, when members are provided with retirement figures or estimates that rely on actuarial factors, they should be informed that the factors are subject to review from time to time, which may impact benefits payable. Any such retirement figures or estimates are therefore subject to change.

ACTION: FRAs to liaise with administrators on how estimates and future retirements will be dealt with to ensure members are made aware that figures provided may be subject to change.

ACTION: Administrators to agree a process with Scheme Managers for how estimates and future retirements will be dealt with pending further factor updates.

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:

- Modified Member – Injury Award

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.

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 June 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:

12 May 2026 – Sargeant, WMS: Reinstatement of Opted Out Service, and TPO update.

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 Commission interim report

The Pension Commission has published its interim report on the state of retirement saving in the UK.

The interim report:

- highlights key challenges in retirement saving across the UK, with 15 million people currently under saving for retirement
- sets the direction for further work to improve retirement outcomes ahead of final recommendations in 2027.

You can find out more in the GOV.uk press release about the Pension Commission interim report or read the Pension Commission interim report.

AI and pensions – roundtable event

On 24 June 2026, Burges Salmon will be hosting an in-person event with Quietroom in London on AI and pensions. They will be exploring the risks of AI search tools giving members inaccurate information about their pension scheme, and what pension schemes should be doing about this.

Find out more about the AI and pensions event and book your place. The limited number of spaces will be allocated on a first come, first served basis.

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Pensions Dashboards Programme

Dashboard Programme – Publications
PDP publish regular publications about the Pensions Dashboards and the Programme which you can find on their website.

TPR blog – dashboard next steps
The Pensions Regulator (TPR) has published a blog – Pensions dashboards: are schemes ready for the next step?

In the blog, TPR:
- urges pension schemes to focus on value data and learn from user testing
- summaries the finding from the market oversight report on data preparations by large occupational schemes.

TPR dashboards summer webinar
On 8 July 2026, TPR is holding its summer webinar. This will be its last webinar before the connection deadline of 31 October 2026. The webinar will cover:

- the latest insights from user testing
- practical learnings from industry
- an overview of TPR latest resources
- live Q&A with a panel of experts

Pension Dashboard Programme (PDP) testing
PDP continues to look for users to help in testing the MoneyHelper pensions dashboard. See the Help test pensions dashboards page of the PDP website to find out more about how to support testing and recruit testers.

Pension dashboards – new checklists
TPR has provided new practical checklists for pre- and post-connection at Before and after connection: checklists

Pension dashboards – Definition of ‘relevant members’
There is ongoing industry concern about the definition of “relevant members” and the potential cost of system changes needed to accurately return only the appropriate benefits, particularly where members hold multiple entitlements. While the policy intent of dashboards is to improve member awareness and reconnect individuals with their pensions, these cost implications are being considered with government

partners. In the meantime, schemes are not expected to make any immediate or significant system changes, with further guidance anticipated shortly.

Pension dashboards – news in brief

- PDP blog on how dashboards will complement wider pension support
- PDP has shared recent findings from pensions dashboard testing
- MaPS CEO expects the MoneyHelper dashboard to be available to the public in the 2027/28 financial year. PDP will provide an update on launch plans around the time of the 31 October 2026 connection deadline.
- The Pensions Regulator (TPR) has launched a regulatory initiative (RI) targeting defined benefit (DB) and hybrid pension schemes to assess how they are preparing their data ahead of connecting to dashboards

The Pensions Regulator (TPR)

TPR expectations on the use of AI

The Pensions Regulator (TPR) has published information on its expectations about governance of artificial intelligence (AI) use in pension administration. You can read more in the:

- TPR AI plan
- TPR press release about the publication of the AI plan.

The plan:

- Outlines TPR's role and approach to supporting the use of AI in pensions
- Clarifies TPR's expectations of administrators and scheme managers
- Sets out the steps TPR will take to enable safe AI adoption and innovation in the pension sector
- Covers how TPR will use AI technologies to increase efficiency and effectiveness.

TPR plans to publish more detailed guidance later in 2026 following industry engagement over the summer.

Corporate strategy consultation

TPR is consulting on its corporate strategy for the next five years. The consultation will close on 8 June 2026. TPR welcomes responses from scheme managers, employers, employer representative bodies and professional advisers.

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The Pensions Ombudsman

Corporate plan 2026/27

On 26 May, the Pensions Ombudsman (TPO) published their corporate plan for 2026/27. In article 2026/27: Building on solid foundations, TPO chair, Deborah Evans, reflected on progress made in 2025/26 and highlighted that whilst complaint volumes rose by 14%, representing a 58% increase over 2 years, TPO closed nearly 11,000 complaints which is a 63% increase in closures since the implementation of their new operating model two years ago.

Recent determinations relating to discretions

TPO has published two Determinations relating to the consideration of discretions in scheme rules.
In case CAS-81099-B2P1, the key issue related to the exercise of discretion to extend the 12-month time limit for a Club Transfer. Due to employer delays, the member missed this deadline, and the Ombudsman found that reasonable steps had not been taken to facilitate the transfer. As a result, the employer was directed to seek the administering authority's consideration of its discretion to extend the time limit, highlighting the importance of using discretionary provisions to address unfair outcomes.

In case CAS-82907-M1J5, the key issue was the failure to consider a discretionary power to extend the three-year time limit for requesting a reassessment of ill health early retirement benefits. The Scheme had declined the application solely on the basis that it was out of time, without considering whether the discretion should be exercised. The Ombudsman upheld the complaint, emphasising that decision-makers must actively consider available discretions in light of the member's individual circumstances, and directed the Scheme to consider whether the time limit should be extended.

HMRC

HMRC Newsletter 181

On 28 May 2026, HM Revenue & Customs (HMRC) published pension schemes newsletter 181. The newsletter contains updates on:

- Notification of the withdrawal of the pension scheme online service
- Inheritance Tax on pensions
- Relief at source

Inheritance tax – technical note

On 11 May 2026, HMRC published a Technical note: Inheritance Tax on pensions. The technical note provides further detail on reforms to the Inheritance Tax treatment of pensions legislated for in the Finance Act 2026. The note explains how the legislation will operate in practice for personal representatives, pension scheme administrators and beneficiaries.

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HMRC will continue to publish secondary legislation, guidance and supporting materials ahead of implementation in April 2027.

Inheritance tax – Consultation on information sharing regulations

HMRC is consulting on draft regulations to amend the Registered Pension Schemes (Provision of Information) Regulations 2006. The changes require pension providers and personal representatives to share information with each other, beneficiaries and HMRC in respect of a relevant deceased person's pension.

The HMRC consultation on Inheritance tax and pensions – information sharing regulations closes on 11 June 2026.

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
- LGA pensions website
- LGPS Regulations and Guidance
- LGPC Bulletins
- LGPS member site
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- Welsh Government Fire circulars

- Pensions Dashboards
    - TPR guidance and checklist
    - DWP guidance on connection
    - PASA connection readiness guidance

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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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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.

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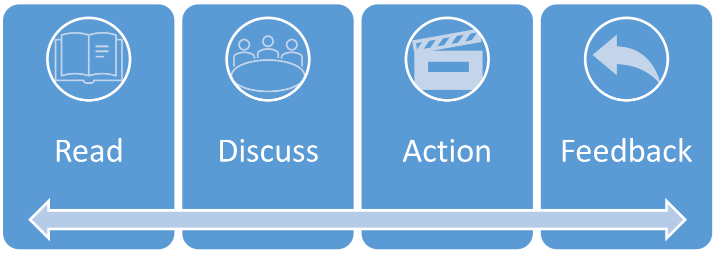
FPS Bulletin June – 2026

Welcome to issue 106 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	14 July 2026
FPS Technical Working Group	18 August 2026
SAB	16 September 2026
FPS Communications Working Group	21 July 2026
Local Pension Board training	2026 dates and booking – new September 2026 training available
LPB Chair Forum	15 July 2026
Administrator Forum	16 July 2026
LGA FRA drop-in session	23 July 2026
IDRP Training	2026 dates and booking
Induction Training	2026 dates and booking
Ill Health Retirement Training	2026 dates and booking
Scheme Manager Training	2026 dates and booking
Fire Pensions Conference	6 and 7 October 2026 – further details and booking

Actions arising

Scheme Managers

HMRC Event Reporting: should ensure that the SPOC for their scheme complete the Event Report Template as an immediate priority

The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2026: are encouraged to familiarise themselves with these amendments

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and ensure that practices are updated to reflect them.

TPR expectations regarding breach reporting: have regard to TPR's guidance on remedy-related breaches and ensure breach reports are submitted where necessary.

GAD Calculator V3.0: should ensure they have familiarised themselves with the V3.0 user guide and May manual cases note before processing cases through the V3.0 calculator when it becomes available, and run test examples of the new scenarios before processing live cases.

Project Implementation Data Request: FRAs to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **22 July 2026.**

Exercise Progress**:** FRAs with 50% or more of requests for statements outstanding should consider reaching out for support. The Matthews super users and LGA policy team may be able to help explore options and ideas around bottlenecks.

Manual cases reminder: ensure that cases requiring a manual referral are sent to GAD **by 31 July 2026**.

Abatement guidance update: ensure the most up-to-date version of guidance is used

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.

Local Pension Board Training Sessions: are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Firefighters' Pensions Annual Conference (AGM): are encouraged to attend the Firefighters' AGM.

MoneyHelper Pensions Dashboard testing: are encouraged to invite members to take part in the consumer testing and request the communications toolkit to help you to do so.

Administrators

The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2026: are encouraged to familiarise themselves with these amendments and ensure that practices are updated to reflect them.

TPR expectations regarding breach reporting: have regard to TPR's guidance on breach reporting for remedy-related breaches and ensure breach reports are submitted where necessary.

Firefighters' Pensions Annual Conference (AGM): are encouraged to attend the Firefighters' AGM.

Abolition of the LTA – amending regulations: should adjust the calculation to value relevant crystalised pension rights when calculating, if a member's aggregate pension rights are £30,000 or less, for all TCLS payments made from 29 June 2026

Local Pension Boards

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

TPR expectations regarding breach reporting: have regard to TPR's guidance on breach reporting for remedy-related breaches and monitor that breach reports are submitted where necessary.

Firefighters' Pensions Annual Conference (AGM): are encouraged to attend the Firefighters' AGM.

Age Discrimination Remedy updates

HMRC event reporting

We understand that some FRAs/Administrators may not yet have had the opportunity to action the guidance published in FPS Bulletin 94 – June 2025 and the HMRC remedy newsletter. This guidance sets out the process to follow when issuing a revised pension saving statement where the Sargeant/McCloud remedy changes the annual allowance position. As part of this process, there was a requirement to report via the SDES system to HMRC using the Event Report Template – Events 6, 22 and 23 available on the Age Discrimination Remedy - Useful Information section of the FPS regulations and guidance website by **31 January 2026**.

HMRC's Public Service Pensions Remedy Specialist Team is currently contacting parties where event reporting may still be outstanding. We therefore recommend reviewing any outstanding reporting requirements and taking action where necessary, as HMRC has the discretion to apply penalties where reporting requirements are not fulfilled.

If you are the designated single point of contact (SPOC) for your scheme, we encourage you to complete this action as an immediate priority.

ACTION: Scheme managers should ensure that the SPOC for their scheme complete the Event Report Template as an immediate priority.
The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2026

HM Treasury laid the Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2026 before Parliament on 23 June 2026. The regulations come into force on 14 July 2026, although some provisions have

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retrospective effect.

These are the fourth set of rectification regulations. The rectification regulations modify tax legislation so that, when public service pension schemes revisit cases under the Sargeant/McCloud remedy, members, beneficiaries and schemes do not face unintended tax consequences. The earlier three sets of rectification regulations were:

- Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2023,
- Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No 2) Regulations 2023, and
- Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2025.

The following are relevant for FPS:

Regulation 8
Regulation 8 has been amended to reflect changes to the operation of annual allowance charge rules where individuals have remediable service. These updates apply where the McCloud remedy increases an individual's annual allowance charge for a tax year.

Under the revised process, members can submit scheme pays notices either directly to the scheme administrator or digitally via HMRC for onward transmission. Where a notice is submitted digitally, it is treated as received by the scheme administrator at the same time for deadline purposes. However, for payment timing, it is treated as received when HMRC passes it to the scheme administrator.

For members who were active or deferred on 1 October 2023, the deadline to submit scheme pays notices has been extended to 6 July 2027, and the deadline to amend those notices has been extended to 5 July 2032.

Regulation 9
Regulation 9 has amended the rules for the 2022–23 tax year where individuals with remediable service have an annual allowance charge.

Members can now submit scheme pays notices either directly to the scheme administrator or digitally via HMRC for onward transmission. If submitted digitally, the notice is treated as received by the scheme administrator at the same time for deadline purposes. However, for payment purposes, it is treated as received when HMRC passes it to the scheme administrator.

For members who were active or deferred on 1 October 2023, the deadline to submit scheme pays notices has been extended to 6 July 2027, and the deadline to amend those notices has been extended to 5 July 2032.

Both regulation 8 and 9 have effect from when the 2023 regulations were made.

Regulation 12
Regulation 12 covers top-up payments to previously paid trivial commutation lump sum death benefits (TCLSDBs) where the survivor who originally received TCLSDB has since died.

This situation was missed from the earlier rectification regulations. Regulation 12 corrects that. It provides that the top-up payment paid to the survivor's personal representative is an authorised payment and should be classified and taxed in the same way as a TCLSDB, provided it would have met the definition of a TCLSDB if it had been paid to the survivor while they were alive.

Regulation 12 has effect from the 2014 to 2015 tax year onwards.

In practice, this matches how administrators would generally have been expected to treat these payments, so it should have no practical effect.

Regulation 13
Regulation 13 sets out the payment deadline where a scheme administrator agrees to pay an annual allowance charge (or an increase in the charge) following a voluntary scheme pays request from a specified individual. This applies where the charge arises due to the McCloud remedy or in the 2022–23 tax year.

The payment must be made within 45 days of the end of the quarter in which the request is received. Where a request is submitted digitally via HMRC, it is treated as received when HMRC passes it to the scheme administrator.

Regulation 13 comes into force on 14 July 2026 and introduces a clear due date for payment in these circumstances.

Regulation 14
Regulation 14 amends regulation 32 of the Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No 2) Regulations 2023.

Regulation 14 changes the deadline in regulation 32 where the scheme issues the revised pension savings statement late, specifically after 31 October 2024. Under the previous rule, the member had to provide the specified information within three months of the delayed statement being issued. However, that rule did not extend the deadline for a member's personal representatives if the member died during that same three-month period. Regulation 14 corrects this. In those cases, the deadline becomes three months from the date of death. This amendment takes effect from 14 September 2023, which is when regulation 32 originally came into force.

Immediate Detriment
In FPS Bulletin 87 – November 2024 and FPS Bulletin 101 – January 2026 FRAs were asked to provide information on how immediate detriment had been applied within their authority. HMRC has since confirmed that no amendments are required under the Public Service Pension Schemes (Rectification of Unlawful Discrimination)

(Tax) Regulations 2026. We are therefore now working with our legal team to develop guidance for the sector.

ACTION: Scheme managers and **administrators** are encouraged to familiarise themselves with these amendments and ensure that practices are updated to reflect them.

Scheme Manager Contingent Decision Guidance Update

Following a number of queries about how contributions should be handled where a Scheme Manager exercises discretion to allow a retrospective opt-in from 1 April 2022, the Scheme Manager Contingent Decision Guidance has been updated to provide further clarity.

TPR expectations regarding breach reporting

We recently sought clarification on TPR's expectations in relation to further breach reporting for cases impacted by the Sargeant remedy.

Consideration of materiality

TPR confirmed they are keen to maintain a clear and comprehensive picture of progress across the public sector for the purpose of monitoring. As such, traditional considerations around materiality may not apply in the usual way when considering whether to report a Sargeant-related breach. There is an expectation that schemes err on the side of over-reporting.

For example, if an administrator identified that 1,000 cases were in scope for an ABS-RSS, 4,750 had been processed within the statutory timeframe, and 250 remained outstanding for a variety of reasons (e.g. data issues, outstanding regulations or guidance), the remaining number may not ordinarily be considered "material" in isolation. However, given that this sits within the wider remedy programme, TPR would still expect to be sighted on this position.

Further breach reporting where original target dates and rectification plans have not been achieved

We also sought clarification on whether further reporting is required where a breach has already been reported and a target date and rectification plan agreed, but that date is not achieved and RSSs remain outstanding. In this scenario, TPR would expect a further update or re-reporting with information about revised target dates and an explanation of how remaining cases will be managed. TPR is unlikely to be satisfied where there is evidence that extended target dates are being set in a manner that suggests more complex cases are being effectively deferred rather than progressed in a timely way.

Who should report the breach?

TPR confirmed that they would not require the same breach to be reported by multiple parties (for example, both the administrator and the Scheme Manager). In situations where there might be more information or context from another party i.e operational challenges or mitigating actions, they will accept multiple breach reports.

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TPR advised that they would usually expect that it can come through the same route as the initial report. Also, if there is a disagreement about whether something should be reported they will always accept reports from those with concerns.

Further information on reporting breaches of the law can be found on TPRs website.

ACTION: Scheme Managers and administrators to have regard to TPR's guidance and ensure breach reports are submitted where necessary.

Matthews exercise updates

Project Implementation Data Request

FRAs to complete the Project Implementation data request and return to the bluelightpensions@local.gov.uk by **22 July 2026.**

GAD Calculator V3.0

GAD is expected to release the V3.0 calculator for England in the next few working days. The calculator functionality has been expanded to support the following changes introduced under the **Amendments to the Firefighters' Pension Scheme [England]: retained firefighters** via SI 2026/281:

- Standard Scheme Opt-outs (pre-2015)
- Conversion options for deferred members
- Pension back-payments for deceased members ("missed pension lump sum")
- Extended exercise closing dates

Additionally, the user guide has been refreshed with worked example expanded (previously shared), and further refinements and improvements added to the tool (for example explicitly requiring date of retirement to be at least one day after date of leaving).

FRAs should ensure that they have familiarised themselves with the V3.0 user guide and May manual cases note before processing cases through the V3.0 calculator. GAD recommends FRAs run test examples of the new scenarios above before processing live cases.

Cases affected by the block introduced in v2.8.0 will need to wait for v3.1 of the calculator. This block affects pensioner members with a first Matthews exercise purchase wanting to convert connected standard service at the second Matthews exercise.

V3.0 will be released for other UK Fire Pension Schemes in due course as agreed with respective responsible authorities. This is due to the differences in timing, and in

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some cases structure, of amending regulations for respective devolved government Fire Pension Schemes.

ACTION: FRAs to ensure they have familiarised themselves with the V3.0 user guide and May manual cases note before processing cases through the V3.0 calculator, and run test examples of the new scenarios before processing live cases.

Exercise progress

Following the responses to the last Matthews survey covering to end March (42 of 44 FRAs responded). SAB received the following progress update from GAD at their June board meeting:

- 18,400 (94%) eligible firefighters were estimated to have been contacted and invited
- 8,900 interested firefighters were estimated as having received statements
- 2,500 interested firefighters were estimated as waiting for their statements
- 6,200 eligible firefighters were estimated as having elected to purchase benefits under the Matthews second options exercise
- 3,000 of those elections were estimated as having been implemented (either periodic Matthews member contributions set-up or benefits paid)

However, this progress was not evenly spread between regions.

~1% of all requests for statements were reported as manual cases that needing referral to GAD.

ACTION: FRAs with 50% or more of requests for statements outstanding should consider reaching out for support. The Matthews super users and LGA policy team may be able to help explore options and ideas around bottlenecks.

Manual cases reminder

FRAs should ensure that they have identified all their manual cases and referred to GAD **by the end of July**. The data required for each type of case is explained in the May edition of the May 2026 manual cases update.

ACTION: FRAs to ensure that cases requiring a manual referral are sent to GAD by 31 July 2026.

Tax treatment of death grants

A query was recently raised with regards to the tax treatment of death grants. As a reminder, information about this was provided in FPS Bulletin 84 – August 2024 and this outlined that:

- The tax treatment of the lump sum paid on or after 6 April 2016 depends on how old the member was when they died, how long it takes to pay the lump sum and who receives the payment.

If the eligible individual was **under** 75 when they died, **and** the lump sum is paid within two years of:

- the date the scheme administrator/FRA first knew of the member's death, or
- if earlier, the date they could first reasonably have been expected to know of it

The lump sum will be **tax free** unless the payment exceeds the deceased member's lump sum and death benefit allowance (LSDBA) which is currently £1,073,100. If it is more than this in respect of an individual, marginal rate tax will apply.

- The lump sum death benefit is taxable if:
  - the eligible individual was 75 or older when they died, **or**
  - the lump sum was not paid within the two-year period payment period shown above.

In the circumstance where the eligible individual was 75 or older when they died, or the lump sum was not paid within the relevant two-year period FRAs should be deducting Income Tax using an emergency tax code.

If the person believes they have overpaid tax they will need to contact HMRC directly to arrange a refund. More information about this process can be found at Tax on a private pension you inherit - GOV.UK (www.gov.uk)

To support FRAs, this information was included within template letters with some conditional paragraphs that allow the FRA to explain the set of circumstances for that particular case. The template letters Death grant confirmation of approval and bank details request and Death grant confirmation of payment are available in the Second Options Exercise section on the FPS Regulations and Guidance website.

FPS

GAD Factors Update

We understand that GAD will issue the next batch of actuarial factors later this week or next week. MHCLG will then need to consider the new factors provided by GAD and will confirm implementation instructions shortly after. In the meantime, the 2023 review factors remain in force.

There will be no retrospective application of the factors; therefore, retirements coming into payment should continue to use the current factors until the revised factors are issued.

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Local Government Reorganisation and Devolution FAQs

We are pleased to publish FAQs to support FRAs in understanding the potential pension implications of Local Government Reorganisation (LGR) and devolution.

The document confirms that firefighters' pension benefits remain fully protected under national legislation and are not affected by local structural or governance changes. However, organisational changes may impact who acts as the scheme manager and employer, as well as wider governance, administration and compliance responsibilities.

The document highlights that where fire and rescue functions transfer—such as into a Mayoral Combined Authority—responsibility for pension management will transfer accordingly, and authorities should plan early to ensure continuity and clarity of roles.

Authorities are encouraged to engage early with administrators, confirm governance arrangements, and manage risks proactively during any transition.

Aggregation Guidance Updates

The aggregation guidance has been temporarily removed from the FPS Regulations and Guidance website whilst updates are made to reflect the post-remedy position for members previously subject to protections. In the interim, if there are any aggregation-related queries please direct these to bluelightpensions@local.gov.uk.

The guidance will be reissued as soon as possible.

Abatement Guidance Updates

The informal abatement guidance has been updated to reflect minor changes which include updates to examples and clarification on which benefits should be taken into account where a member has both an FPS 1992/2006 and FPS 2015 pension in payment.

ACTION: FRAs to ensure they refer to the most up-to-date version of guidance.

Training Working Group

The Training Working Group continues to progress the development of a sector-wide training strategy, following discussions at the April 2026 meeting. As part of this work, the group will be formalised through a Terms of Reference, to be agreed at the July 2026 meeting.

The group will meet twice a year, **the next meeting is on** 14 July 2026 and provides an opportunity to shape future training priorities and share best practice across the sector.

We are currently seeking additional members, including representation from administrators, to help identify gaps in sector knowledge. We are also looking for a Chair to lead the group and drive this work forward, supported by the pensions team.

If you are interested in getting involved, please get in touch.

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:

- Welsh cross Border Transfer in

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

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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.

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' Annual Conference (AGM)

We are pleased to announce the Firefighters' Pensions Governance Day and Annual Meeting, taking place over two days, bringing together Scheme Managers, Local Pension Board members and key stakeholders from across the sector.

This year's agenda focuses on **"The Future of Firefighter Pensions"**, with sessions exploring governance, member engagement and the evolving pensions landscape. The programme will include updates from the Scheme Advisory Board, insights from industry experts, and interactive panel discussions covering key challenges and opportunities facing the sector.

Highlights include:

- Keynote speaker Guy Opperman
- Reflections on the past year and priorities ahead
- Guest speakers on governance, legal updates and cyber risk
- Panel discussions with Board and LPB representatives
- Sessions on member behaviour, communications and the use of AI
- Updates on ongoing work, including the *Need for Change* project

The event also provides valuable opportunities for **networking and collaboration**, including a dedicated LPB Chairs forum and informal sessions throughout the programme.

Day one will start with a LPB Chairs in person meeting at 11:00, and a meeting invite will be sent out shortly.

Day one - Tuesday 6 October 2026 12:30 – 17.30

Day one is predominantly aimed at LPB members, scheme managers any colleagues involved in governance.

This will be followed by a drinks reception on the terrace from 17:30.

Day two – Wednesday 7 October 2026 10:00 – 15:30

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

Bookings will open on the LGA Events page, on Wednesday 1 July 2026:

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 July 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:

10 June 2026 – Firefighters' Compensation Scheme Review – 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.

FPS England Scheme Advisory Board (SAB) updates

Letter to the Minister – SCAPE Rate

The Scheme Advisory Board (SAB) has written to the Minister regarding the implementation of revised actuarial (commutation) factors following the change to the SCAPE discount rate announced on 19 May 2026.

The Board has highlighted concerns about the immediate application of the revised factors, particularly the impact on members who were already in the process of retiring and had made decisions based on earlier pension quotations.

The letter also outlines the operational challenges faced by scheme managers and administrators, including the need for recalculations, managing overpayments, and increased workloads.

While recognising the need for periodic actuarial updates, the SAB has suggested that future changes could be managed more effectively through improved communication, appropriate lead-in times, and consideration of transitional arrangements.

To support this work, the SAB will shortly be issuing a data request to Fire and Rescue Authorities to assess the impact of the change on members who were already progressing towards retirement when the revised factors were implemented. This information will help the Board better understand the scale of any financial detriment experienced by members and provide an evidence base for future discussions with Government.

Letter to MHCLG – Matthews Compensation

The Scheme Advisory Board (SAB) has written to MHCLG to highlight urgent concerns about delays in establishing a Compensation Framework for members affected by the Matthews remedy.

The letter explains that, due to the interaction with tax legislation, affected members are currently experiencing unintended financial impacts, including overpaid tax or new tax liabilities arising directly from the remedy, which will require compensation.

Despite ongoing engagement over a prolonged period, no final compensation mechanism is yet in place, leading to increasing frustration among members and uncertainty across the sector.

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SAB highlights several key issues arising from the delay, including:

- Significant tax burdens caused by large backdated payments being taxed in a single year, sometimes pushing members into higher tax bands
- Wider impacts on members' ongoing tax positions, including loss of allowances
- Delays to Annual Allowance processing, preventing members from settling liabilities with HMRC
- Risk of penalties and financial hardship, with no clarity on reimbursement arrangements

The Board notes that progress is currently blocked by unresolved funding arrangements between MHCLG and HM Treasury, and urges both parties to reach agreement as soon as possible.

Overall, SAB stresses that urgent resolution is needed to prevent further detriment to members and to enable schemes to proceed with implementation confidently, offering support to help progress the work.

17June 2026 SAB meeting

The Scheme Advisory Board last met on 17 June 2026.

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

Fire Sector Pensions Job Vacancies

West Yorkshire Pensions Fund (WYPF) is currently recruiting for two Senior Pensions Officer roles within its Fire Pensions team. The closing date for applications is **12 July 2026**, and further details can be found in the job advertisement.

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Data protection – new complaint duties

In FPS Bulletin 104 – April 2026, we explained that the Data (Use and Access) Act 2025 (DUAA) has implications for scheme managers when dealing with data subject complaints from 19 June 2026.

Burges Salmon have produced useful resources to support pension schemes:

- an article on the new DSC regime for pension schemes
- a summary of the key recommended legal steps to ensure compliance with the Act more widely.

As a result of the changes, scheme managers may wish to consider implementing changes to their internal disputes resolution procedures (IDRPs). Burges Salmon have produced standard wording for updating IDRPs that they have shared with us on a non-reliance basis. This wording has been published in the Guides and sample documents section of the FPS regulations and guidance website.

AI Risk to the Pensions Industry

AI and risks for the pensions industry One of the main ways in which AI creates risk in the pension industry is through how members use it.

- If a member puts their own sensitive data into 'public' AI, this information will potentially be stored on the AI provider's server, and the AI tool may be trained on that information. This creates a cyber risk to members through their use of AI. There is also a risk to the pension fund if sensitive information relating to the fund is entered into 'public' AI tools.
- A member may receive misinformation from AI about their pension rights generally or their actual benefits in the FPS. The member may rely on that information to their detriment.

Whilst the legal responsibility for this detriment is unclear (and the authority may well not be liable), practically speaking, the FRA may still need to deal with one or two IDRP stages, plus a potential Pensions Ombudsman complaint as a result of the detriment. It is important that scheme managers and administrators audit the accuracy of online information relating to the Scheme. Some FRAs and administrators are adding warnings to pension websites and to member communications (in particular, those containing sensitive information) to explain the risks of using AI in the pensions context. This is a step recommended in the PASA guidance on using AI in pension administration published in October 2025.

Burges Salmon have produced a summary of the PASA guidance. Burges Salmon have also provided standard wording to include in member communications that they have provided on a non-reliance basis as follows:

"We strongly recommend you do not use AI tools to help you understand this document or any other communications sent to you regarding the Firefighters'

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Pension Scheme (FPS).

The information included in this document is complex and nuanced (although we have tried to make it as simple and accessible as possible). You might therefore think that it is a good idea to use AI tools to help you understand it – but we strongly recommend you do not do so. It is possible that the AI tool will provide you with confusing, misleading, or incorrect information; and the output it provides will not be tailored to you, your circumstances, the rules and regulations applying to the scheme, or the administrative practices.

Should the AI tool provide you with misleading information on which you rely and suffer detriment, it is very unlikely that you will be able to recover any compensation from the AI provider and we accept no liability for any member's loss caused as a result of members' misuse of AI. We therefore also recommend that you do not rely solely on AI to make decisions in respect of your pension with the FPS.

Further, a common risk with publicly available AI tools is that private and confidential data may inadvertently be illegally shared. You will be putting any sensitive information belonging to you within that document at risk of being accessed in the event that the AI provider is 'hacked' in the future. This is therefore another reason why we strongly recommend you do not use AI tools to understand scheme communications.

Should you have any questions about this document or anything in connection with the scheme, please contact [name] on the contact details below. If you require financial advice, please contact an independent financial adviser (IFA).

[Contact details, e.g. administrator's hotline / queries team – we suggest providing a contact to deal with queries, as to give members an accessible alternative to using AI]"

Pensions Dashboards

Dashboard Programme – Publications

PDP publish regular publications about the Pensions Dashboards and the Programme which you can find on their website.

Reporting Standards consultation

PDP have published their response to the reporting standards consultation. This response confirms the intended deadline for implementation of the reporting standards.

MHPD testing

In March 2026 the Money and Pensions Service (MaPS) had begun recruiting volunteers – both consumers and pensions experts, for phase two of testing the MoneyHelper Pensions Dashboard (MHPD). A communications toolkit containing images and messages can be used to invite FPS members, along with guidance on how to use them. The Pensions Dashboards Programme (PDP) webpage titled 'MoneyHelper Pensions Dashboard phase 2 testing begins' contains links to the communications toolkit and joining the industry expert testing panel.

Testing is a vital part of making sure dashboards work for as many people as possible. It will also help administering authorities test their dashboard data and processes, ironing out any wrinkles they may discover along the way.

Phase two is expected to last up to 9 Months having started in March 2026. Volunteers could be invited to test at any stage during this period.

Although PDP would like to invite everyone who volunteers to have the opportunity to test the dashboard at some stage, it is possible that some may not be called upon. This will depend on PDP's research requirements as testing progresses.

Key findings will be shared with the industry by way of webinars, newsletters and social media. They will also be shared with The Department for Work and Pensions, Financial Conduct Authority and The Pensions Regulator for the purpose of monitoring the progress of delivery of the MoneyHelper pensions dashboard.

Consumer testing
Volunteers who put themselves forward to be on a research panel may be asked to:

- take part in a session with a researcher – this is called moderated testing and will likely take between an hour and an hour and a half during business hours Monday to Friday

- complete a survey after testing the dashboard on their own – this is called unmoderated testing and can take place any time within a set window of several weeks.

Industry testing
Pensions experts can also join a dedicated testing group for pensions industry professionals. This is a separate group to the one for consumers, as a pensions expert will have already have knowledge and familiarity with dashboards meaning they will engage with the service differently.

An expert will be invited to a testing session based on their questionnaire responses – the questionnaire is the document the expert uses to volunteer. Participation is voluntary and an invite will not be issued more than once every 8 weeks. Each testing session will last between 30 and 60 minutes.

ACTION: We encourage scheme managers and administrators to invite member to take part in the consumer testing. Request the communications toolkit to help you to do so.

Decide if you wish to join the industry testing group – complete the questionnaire to proceed.

PASA publishes updated dashboards guidance and new toolkit content

On 18 June 2026, the Pensions Administration Standards Association (PASA) published new:

guidance covering Compliance monitoring

This guidance supports administering authorities "Operational Information and Reporting" responsibilities under the Pensions Dashboards Regulations 2022. It focuses on the practical monitoring of compliance across three key areas of dashboards activity: matching, pension information provision and connection performance. It also considers the role of consumer queries, complaints and feedback in identifying potential compliance issues and supporting continuous improvement.

toolkit content on the use of the Survivor benefit flag

The toolkit looks at the application of survivor benefit flags within the PDP data standards and provides practical guidance to support consistent interpretation across schemes and providers.

TPR's Pensions dashboards webinar 'Connection is just the start: are you ready for what's next?'

TPR are hosting a webinar on 8th July at 2:30pm, targeted at those connected and those still working towards the deadline. TPR will be joined by:

Chris Curry from the Money and Pensions Service (MaPS) will join TPR to update on the latest user testing findings and explain why the period before public launch is a critical opportunity to strengthen operations.

Geraldine Brassett from the Pensions Administration Standards Association (PASA) will be reflecting on the progress she's seen, lessons from user testing and potential challenges ahead from an administration standpoint. Together with our expert panel, she will share as many good practice examples as possible.

The webinar will conclude with a live Q&A with the session's speakers.

A link to the registration site for the webinar is here.

Data Accuracy

TPR continue to challenge schemes to see data as a strategic asset and are encouraged to see many take this message onboard. Presence of data will no longer be sufficient when real users begin to access dashboards, it must be accurate. TPR will continue to focus on this as they approach the connection deadline and beyond and encourage schemes to consider their data carefully to determine if improvements are required.

TPR's market oversight report provides further guidance.

The Pensions Ombudsman

Updated factsheets

On 24 June 2026, The Pensions Ombudsman (TPO) published updated versions of the following factsheets:

- Death benefit lump sums – explains what happens when a dispute arises over a death benefit lump sum payable from a pension scheme. It covers common issues that can arise and how TPO can help if a dispute is not resolved.
- How to complain about your pension – explains how members can complain about their pension. It covers how to raise a concern informally, how to make a formal complaint and when TPO may be able to help.
- Ill health pensions – explains what happens when a dispute arises over an ill health pension. It covers common issues that can arise and how the TPO can help if a dispute cannot be resolved.
- Incorrect information about your pension – what happens if the recipient thinks they have been given incorrect information. It covers what incorrect information is, what to expect should it occur, common issues that can arise and how the TPO can help if a dispute cannot be resolved.

Department for Work and Pensions

Proposals to amend the Conditions for Transfers Regulations 2021

The Department for Work and Pensions published a consultation on 9 June 2026 proposing targeted amendments to the Occupational Pension Schemes (Conditions for Transfers) Regulations 2021.The consultation closes on 21 July 2026.

The core aim of the proposals is to:

maintain anti-scam protections

reduce unnecessary friction/delays in legitimate transfers

tighten controls where fraud risk is emerging - notably relating to Small Self-Administered Schemes (SSAS).

The key proposals are:

Removal of the overseas investments amber flag

The current rule triggers an amber flag if overseas investments are present in the receiving scheme. Many legitimate schemes include overseas investments. Removing this rule means there will be fewer delays for legitimate transfers and reduced requirement for mandatory guidance appointments with MoneyHelper.

Introduction of a new red flag
Introduction of a new red flag where no clear employment link exists with a receiving occupational pension scheme (OPS). Meaning in this circumstance the transfer must be refused. It proposed that this new flag will operate alongside the existing red flag which applies where the member fails to give a substantive response to a request for evidence or information in respect of the second conditions.

This means transfers into certain SSAS arrangements will be blocked outright, and members will need to provide greater evidence to prove a genuine employment link. It is hoped that this will address a high-risk fraud route where losses can be especially large.

Greater administering authority discretion - reputable scheme approach
Scheme managers would be able to proceed with transfers where they judge on the balance of probabilities that the receiving scheme is "reputable", even if some flags would otherwise arise. It is proposed that the first condition be expanded to account for this change. The regulations will also include a non-exhaustive list of factors which scheme managers may have regard to, when deciding if the receiving scheme is reputable as part of their due diligence.

It is intended more transfers will proceed without enhanced due diligence, fewer cases will be stuck due to technical or low-risk amber flags and there will be smoother transfers to mainstream providers. The process will become more principle based and flexible, rather than rigidly rules driven. However, this does mean there will be a greater reliance on administering authority judgement which might lead to inconsistencies between both administering authorities and other pension schemes.

MoneyHelper guidance only needed once in a 12 month window
The consultation proposes that where:

- an amber flag is present, and
- a member has taken MoneyHelper guidance in the 12 months before the administering authority receives a transfer request

the member will be exempt from needing to take any further MoneyHelper guidance.

This proposal intends to remove unnecessary duplication and improve the member experience, where the member is consolidating multiple pots.

Incentives flag remains
The Government recognises incentives can sometimes be legitimate but believes they are still a strong indicator of scams. Therefore, this protection will stay.

However, under the proposal to expand the first condition, administering authorities will have more flexibility to proceed with transfers if they are confident the receiving scheme is safe.

Continued focus on scam prevention not deregulation
The core framework of red and amber flags remains, with administering authorities' duty to assess risk remaining central. High-risk transfers will still be stopped or heavily scrutinised.

HMRC

Newsletter 182

On 25 June 2026, HMRC published Pension Schemes Newsletter 182. The newsletter contains updates on:

- ID verification for individuals - on 8 May 2026 the ID verification process for administrators was updated. Validation is now solely by photo ID with the option to manually enter passport and driving license details removed
- A technical consultation on GMP conversion provisions
- Guidance on reporting requirements for employee pension contributions to HMRC

Abolition of the LTA – amending regulations

The Pensions (Abolition of the Lifetime Allowance Charge etc) Regulations 2026 [SI 2026/698] were made on 24 June 2026 and come into force on 26 June 2026. The regulations are the final set of technical amendments to pensions tax legislation following the abolition of the LTA. Most of the changes have backdated effect to 6 April 2024, though some take effect from 29 June 2026.

The key changes are:

Trivial Commutation Lump Sum (TCLS)
Regulation 4 amends paragraph 8 of Schedule 29 to the Finance Act 2004. The amendments relate to valuing the members relevant crystalised pension rights on the nominated date for payment of a TCLS. The changes are effective for TCLSs paid on or after 29 June 2026.

New paragraphs:

8(1)(d) includes the amount transferred to a qualifying recognised overseas pension scheme after 5 April 2006 in the valuation of crystalised pension rights on the nominated date.

8(3) makes clear that a short service refund lump sum, a refund of excess contributions lump sum, a trivial commutation lump sum and a winding up lump sum should not be included in the valuation of the crystalised rights. Essentially, reverting to the pre 6 April 2024 valuation method, when only lump sums paid to a member at a BCE were included when calculating the value of crystalised rights for the purpose of paying a TCLS.

Regulation 4 also amends paragraphs 12A and 16 of Schedule 29 to refine how allowances and certain death benefits are calculated by removing the influence of protected/enhanced amounts and specific technical provisions, ensuring the rules operate correctly under the post-LTA regime.

Transitional Tax-Free Amount Certificate (TTFAC)
Regulation 9 amends paragraph 127B to the Finance Act 2024. The change has effect from 6 April 2024.

Where a person who has been issued a TTFAC subsequently joins a new pension scheme, new paragraphs 127B(8A), (8B) and (8C) require the member to send a copy of the TTFAC to the administrator of the new pension scheme. They must do so within 90 days of joining the new pension scheme, and before any relevant benefit crystalisation event takes place in that scheme.

Relevant Benefit Crystalisation Event (RBCE)
Regulation 2 amends the Income Tax Earnings and Pensions Act 2003 (ITEPA 2003). These changes have backdated effect to 6 April 2024.

Regulations 2(3) inserts new section 637Q(6A) – availability of individual's lump sum allowance (LSA), to confirm where more than one RBCE occurs on the same day it is for individual to decide the order in which are treated as occurring.

Regulation 2(4) inserts new section 637S(7A) – availability of individuals lump sum and death benefits allowance (LSDBA), to confirm where more than one RBCE occurs on the same day the order in which the individual has decided they must be treated as occurring for the purpose of considering the LSA, must be the same order in which the LSDBA is considered.

Regulation 2(5) amends section 637T by substituting section 637(T)(3) and inserting new section 637T(3A). Where multiple lump sum death benefits are to be paid on the same day the personal representatives should split the amount of available LSDBA proportionally between RBCEs. These changes confirm that the available LSDBA is the relevant proportion of the undivided available amount. The undivided available amount is the individual's LSDBA.

ACTION: Administrators should adjust the calculation to value relevant crystalised pension rights when calculating, if a member's aggregate pension rights are £30,000 or less, for all TCLS payments made from 29 June 2026.

Useful links

- The Firefighters' Pensions (England) Scheme Advisory Board
- FPS Regulations and Guidance
- FPS Member

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    - 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

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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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.

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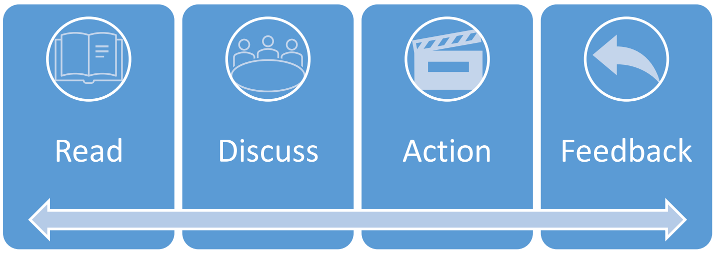
FPS Bulletin 107 – July 2026

Welcome to issue 107 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	5 August 2026
FPS Technical Working Group	18 August 2026
SAB	16 September 2026
FPS Communications Working Group	15 October 2026
Local Pension Board Effectiveness Committee	20 October 2026
Local Pension Board training	2026 dates and booking – new September 2026 training available
LPB Chair Forum	18 September 2026
Administrator Forum	19 August 2026
LGA FRA drop-in session	21 August 2026
IDRP Training	2026 dates and booking
Induction Training	2026 dates and booking
Ill Health Retirement Training	2026 dates and booking
Scheme Manager Training	2026 dates and booking
Fire Pensions Conference	6 and 7 October 2026 – further details and booking

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.

SCAPE Rate factor review – Batch 2 released: are asked to ensure that their administrators are using the new factors from the appropriate implementation dates.

Survey deadlines: to complete and submit the Impact of May 2026 Commutation Factor Changes survey by 10 August 2026 and the Matthews Remedy Survey by 17 August 2026.

Training Working Group: are encouraged to use the TNA to assess the training needs of their staff involved in firefighters' pensions and proactively engage with the working group to share the data when requested.

New guidance published on common topics of complaint: are encouraged to share the mentioned documents as part of the appropriate point in a members complaint journey.

Sargeant/McCloud RSS delivery – reminder of expectations: are encouraged to familiarise themselves with the TPR expectations and ensure the relevant measures are in place.

Firefighters' Annual Conference (AGM): are encouraged to book onto the relevant day of the conference.

Administrators

SCAPE Rate factor review – Batch 2 released: should ensure they are using the new factors from the appropriate implementation dates

Sargeant/McCloud RSS delivery – reminder of expectations: are encouraged to familiarise themselves with the TPR expectations and ensure the relevant measures are in place.

Firefighters' Annual Conference (AGM): are encouraged to book onto the relevant day of the conference.

Local Pension Boards

Local Pension Board Effectiveness Committee: are encouraged to review these resources and consider how they may be adapted for local use and proactively engage in providing the data when requested.

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

Firefighters' Annual Conference (AGM): **are encouraged to book onto the relevant day of the conference.**

Age Discrimination Remedy updates

GAD Guidance – Boundary Cases

On 2 July 2026, we emailed administrators to let them know that GAD are in the process of producing a guidance note for administrators for Pension Sharing Boundary cases, which should be published by the end of the summer.

In the meantime, GAD will review boundary cases that are approaching retirement.

The email confirmed the data that is required by GAD to review the cases, which should be sent to bluelightpensions@local.gov.uk for referral to GAD.

Annual Benefit Statement Remediable Service Statement (ABS-RSS)

Following the launch of the new member website, we identified that some links within the ABS RSS were generating 404 error messages. To address this, we have worked with Clay10 to implement redirects to the relevant pages on the new site where possible and have updated links within the conditional text documents where redirects could not be used.

The updated document is published in the **Age Discrimination Remedy - Remediable Service Statements** section of the **FPS regulations and guidance** website.

Matthews exercise updates

Updated statement of details templates

Several new statement of details templates have been developed to incorporate new conversion options or the option to purchase opted-out service. These can be found in the second options exercise section under Member Communications on the FPS Regulations and Guidance website.

The templates cover the most common scenarios. However, if you encounter a scenario that is not covered, or if there is another scenario that you think would benefit from a dedicated template, please email bluelightpensions@local.gov.uk. We will be happy to consider your suggestion and provide assistance where necessary.

FPS

Firefighters' Pensions: DELTA pension forecast returns - advanced notice

On 15 July 2026 MHCLG emailed claim certifiers/administrators to provide advance notice of them asking FRAs to prepare and submit their pension income/expenditure forecasts for the period 2026/2027 to 2031/2032 via the online Delta System.

On 28 July 2026 MHCLG emailed claim certifiers/administrators to confirm their expectations on the completion of their attached spreadsheet to declare the local non-financial assumptions that have been applied to calculate their pension forecasts.

MHCLG have confirmed that they will email further information shortly on the high level principles for how FRAs should include Sargeant and Matthews forecasting in their submissions.

Firefighters' Medical Appeal Board – Contract Extension and Fee Increase

The Home Office has agreed a one-year contract extension with Health Partners, who are contracted to deliver Firefighters' Medical Appeal Board (FMAB) hearings. As part of this extension, fees will increase by 3.4% from October 2026.

SCAPE Rate factor review – Batch 2 released

On 14 July 2026 and 23 July 2027, we emailed Administrators, software suppliers, scheme managers and internal pensions contacts to inform them to the latest actuarial factors (Batch 2) issued by the Government Actuary's Department (GAD) and confirm the arrangements for accessing Firefighters' Pension Scheme (FPS) factor guidance going forward.

ACTION: Scheme managers and administrators should ensure that the new factors are being used from the appropriate implementation dates.

Survey Deadlines

There are currently two live surveys that have been circulated to scheme managers and internal pensions contacts which require completion and submission:

- Impact of May 2026 Commutation Factor Changes – deadline 10 August 2026
- Matthews Remedy Survey – deadline 17 August 2026 deadline

If you require any assistance with completing these surveys, or if you are unaware of the details, please get in touch.

ACTION: Scheme managers and internal pensions contacts to complete and submit the Impact of May 2026 Commutation Factor Changes survey by 10 August 2026 and the Matthews Remedy Survey by 17 August 2026.

Firefighters' Communications Working Group

At their meeting on 21 July 2026, the Working Group finalised the FPS Communications Strategy and Communications Work Plan for 2026/27. The

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documents set out the Group's approach to improving member communications, supporting accessibility, increasing engagement, promoting self-service, and ensuring communications remain aligned with key pension scheme activities and regulatory requirements.

The Communications Strategy and Work Plan have now been published in the Fire Communications Working Group section of the FPS Regulations and Guidance website and are available for stakeholders to view. The Work Plan outlines the programme of communications, review activities and governance arrangements that will support delivery of the Strategy during 2026/27.

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 and Injury

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 Working Group

At their meeting on 14 July 2026, the training working group finalised their terms of reference of the group, formalising the membership and frequency of meetings.

The terms of reference have been published on the Firefighters' Pensions Training Working Group section of the FPS regulations and guidance website.

As raised in FPS Bulletin 106 – June 2026, we are currently seeking additional members, including representation from administrators, to help identify gaps in sector knowledge. We are also looking for a Chair to lead the group and drive this work forward, supported by the pensions team.

If you are interested in getting involved, please get in touch.

In addition, the working group also finalised their training strategy establishes the framework for developing, delivering and reviewing training across the Firefighters' Pension Scheme (FPS) sector. The group have also published a Training Needs Analysis (TNA) for the sector to use to self-assess their training needs. Both documents are published in the Firefighters' Pensions Training Working Group section of the FPS regulations and guidance website.

It is proposed that the working group will request anonymised data from the sector ahead of their **January** meeting each year to inform the training delivery programme for the coming year.

ACTION: Scheme managers are encouraged to use the TNA to assess the training needs of their staff involved in firefighters' pensions and proactively engage with the working group to share the data when requested.

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.

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' Annual Conference (AGM)

Further to FPS Bulletin 106 – June 2026, where we announced to readers that bookings had opened for our annual conference, we are pleased to confirm that the final agenda has now been added to the LGA events pages:

Day one is aimed at scheme managers and Local Pension Board's and any colleagues involved in pensions governance.

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

ACTION: Scheme managers, Local Pension Board members and **administrators** are encouraged to book onto the relevant day that they wish to attend.

FPS coffee mornings

Our MS Teams coffee mornings will continue throughout August. These update sessions provide an open forum for representatives from across the sector to come together and hear the latest developments on key pension matters. Sessions are led by the LGA Fire Team and, where appropriate, guest speakers, and typically last up to one hour.

They also provide an opportunity for attendees to ask questions, share experiences, and discuss issues of common interest with colleagues from across the sector.

On Wednesday 5 August 2026 at 11:00 we will be holding a session on the changes to inheritance tax from April 2027.

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

14 July 2026: Matthews and GAD Calculator and Manual Cases

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

Drop in Sessions and forums

We would like to remind readers of the various drop-in sessions and forums that we facilitate for the sector.

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Our **FRA Drop-in Session** provides an informal opportunity for Fire and Rescue Authorities to raise questions on current projects and cases, such as Matthews, discuss points arising from previous coffee mornings, or share experiences and approaches with other FRAs on specific processes and cases.

The **Administrator Forum** offers a similar opportunity for pension administrators, providing a space to discuss queries, share best practice, and collaborate with colleagues across the sector.

If you do not currently attend either forum, but would like to do so in the future, please contact us at bluelightpensions@local.gov.uk

FPS England Scheme Advisory Board (SAB) updates

Local Pension Board Effectiveness Committee

The Committee met on 14 July 2026 and discussed a range of matters aimed at supporting the effectiveness and consistency of LPBs across the sector. The Committee reviewed LPB training arrangements and considered feedback from the recent LPB Chairs' Forum. Discussions also covered LPB membership, structure and meeting arrangements, a Scheme Advisory Board update on deemed elections, and the development of resources to support boards in meeting their knowledge and understanding requirements.

Training Strategy and Training Needs Analysis

As part of this work, we are pleased to confirm that a template Training Strategy and Training Needs Analysis have been published on the Resources section of the FPS Board website. These documents are intended to assist LPBs in establishing a structured approach to board member training, identifying knowledge gaps, and maintaining appropriate records of learning and development activities. We encourage all LPBs to review these resources and consider how they may be adapted for local use.

It is proposed that Local Pension Boards will be contacted ahead of the Committees **January** meeting to provide anonymised data of the LPB's training needs to inform the LPB training delivery programme for the coming year.

ACTION: Local Pension Boards are encouraged to review these resources and consider how they may be adapted for local use and proactively engage in providing the data when requested.

Attendance at Local Pension Board meetings

The Committee is keen to engage directly with Local Pension Boards and gain a better understanding of how boards operate in practice. As part of this, Committee members are available to attend LPB meetings as informal observers to learn more about local arrangements, share good practice, and identify any areas where further support may be beneficial. If you would like a committee member to attend a future meeting, please contact us at firesab@local.gov.uk

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Scheme Advisory Board Statement on Member Self Service (MSS)

The Scheme Advisory Board (SAB) has issued a statement setting out its expectations regarding the future provision of Member Self Service (MSS) across the Firefighters' Pension Scheme (England).

The statement recognises the increasing expectation for members to be able to access pension information digitally and highlights the importance of providing secure access to pension records, pension estimates and retirement modelling tools. The SAB's view is that MSS, particularly access to retirement modelling tools, should be regarded as a fundamental component of a modern pension administration service, rather than an optional enhancement.

The Board also emphasises the importance of enabling members to view both legacy and reformed scheme benefits, supporting informed decision-making and effective retirement planning, particularly in light of the Sargeant remedy.

Whilst acknowledging that some complex cases may require manual intervention, the SAB's expectation is that scheme managers, administrators and software suppliers should work towards the provision of comprehensive MSS facilities for the vast majority of members and ensure appropriate governance oversight through Local Pension Boards.

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

AI and Pensions event – 10 September 2026

Burges Salmon and Quietroom are co-hosting a free event on how AI is being used in pensions.

The event will look at who is using AI, what is working in practice and what may come next.

It will take place at Burges Salmon’s London office on 10 September 2026, from 2pm to 5.30pm.

Read the online event invitation to find out more and register.

PASA publishes updated strategy

On 13 July 2026, the Pensions Administration Standards Association (PASA) published its updated strategy for 2026 to 2030, 'Shaping the Future of Pensions Administration'.

The strategy sets out PASA's direction for the next five years. It focuses on six strategic pillars:

- member outcomes and value
- policy influence and regulatory leadership
- standards, data, technology and industry resilience
- content, communication and digital transformation
- community engagement, professional recognition and membership growth
- effective governance and delivery.

For more information, read the PASA press release.

DWP publishes updated pension reform roadmap following Pension Schemes Act 2026

On 13 July 2026, the DWP published an updated version of its pensions reform roadmap, setting out the timetable for implementing many of the provisions in the Pension Schemes Act 2026.

For more information, see the accompanying press release.

Pensions Dashboards

Dashboard Programme – Publications

PDP publish regular publications about the Pensions Dashboards and the Programme which you can find on their website.

MaPS latest progress update

On 8 July 2026, the Money and Pensions Service (MaPS) published its latest update on the progress of pensions dashboards.

The update confirms that the MoneyHelper Pensions Dashboard is expected to launch during the 2027/28 tax year. It also reports that around 85 per cent of personal and workplace pension schemes are now connected to the pensions dashboards ecosystem, together with State Pensions.

The remaining pension providers and schemes are expected to connect by the statutory deadline of 31 October 2026.

PDP blog on evaluating the dashboard connection process

On 2 July 2026, the Pensions Dashboards Programme (PDP) published a blog on evaluating the pensions dashboards connection process.

Earlier this year, the Money and Pensions Service (MaPS) commissioned independent evaluators Ecorys to examine how the connection process has worked in practice. This blog post sets out the rationale behind the report and the insights gained from it.

The Pensions Regulator (TPR)

Sargeant/McCloud RSS delivery – reminder of expectations

TPR have recently contacted public service pension scheme contacts as a reminder of their expectations regarding the delivery of Sargeant/McCloud Remediable Service Statements (RSS).

ACTION: Scheme managers and administrators are encouraged to familiarise themselves with the TPR expectations and ensure the relevant measures are in place.

Annual report and accounts for 2025/26

TPR published its Annual Report and Accounts 2025/26 on 30 June 2026, alongside an accompanying press release.

The report sets out TPR's progress in protecting members' money, enhancing the pensions system and supporting growth and innovation in members' interests.

TPR publishes new strategy, corporate plan and regulatory roadmap

On 14 July 2026, The Pensions Regulator (TPR) published three documents setting out its priorities for the next five years and the year ahead:

- corporate strategy for 2026 to 2031, which sets out the outcomes that will guide TPR's work and prioritisation over the next five years
- corporate plan for 2026 to 2027, which explains the areas TPR will focus on

over the next year and how it will measure performance

- regulatory roadmap, which gives the pensions industry visibility of when TPR, the DWP and the Financial Conduct Authority (FCA) will engage on pensions reform through consultations, regulation and guidance.

For more information, see TPR's press release.

Blog on the consultation on changes to the transfer conditions regulations

TPR published a blog on 2 July 2026 about the DWP's consultation on proposed amendments to the Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021. We covered the consultation in bulletin 280. The consultation closed on 21 July 2026.

The blog gives further information about the increasing threat of pension scams involving transfers into small self-administered schemes. TPR says its evidence suggests that up to one in 10 transfers into these schemes may involve fraud. The blog also summarises the key proposals in the consultation.

DWP publishes growth goals for TPR

The DWP has published growth goals for TPR for 2026 to 2027. The goals focus on:

- reforming the workplace pensions sector to boost growth and improve retirement outcomes for savers

- unlocking pension scheme surplus and capital to benefit savers, employers and the economy

- supporting productive investment to help grow the economy and increase returns for savers

- promoting the responsible and safe use of artificial intelligence (AI) in pensions to improve saver outcomes.

Read the 'Regulation Action Plan: Growth Goals' for more information.

The Pensions Ombudsman

Determination – CAS-90404-K0X2

The Pensions Ombudsman has partially upheld a complaint from a retained firefighter who retired on injury grounds in 1997. The member received retirement documentation stating that a spouse's pension would be payable, but this information was incorrect. Under the Firemen's Pension Scheme Order 1992, any survivor benefits for retained firefighters in these circumstances were discretionary and only potentially payable where death resulted from the relevant injury.

The Ombudsman found that the administrator had provided misleading information and failed to identify the error for many years, resulting in maladministration.

However, the Ombudsman concluded that the member was not entitled to the incorrectly quoted spouse's benefit, as there was no legal basis to require payment of a benefit not provided under the Scheme rules.

While no financial loss was established, the Ombudsman determined that the prolonged error created a significant loss of expectation and deprived the member of the opportunity to make alternative arrangements, causing severe distress and inconvenience. Compensation for non-financial injustice was therefore awarded at a higher level than the £500 originally offered by the administrator.

The Pensions Ombudsman Stakeholder Forum: registrations open

TPO is hosting its annual Stakeholder Forum on Wednesday 16 September. This session is designed for their stakeholders across the pensions sector, with the aim of improving communication and achieving a better understanding of the needs and challenges of their community. Above all, they want to enhance the service that the public and their stakeholders receive from TPO.

Attendees can expect:

- A speech from Dominic Harris, the Pensions Ombudsman.
- Sessions updating on their Operating Model Review, their work to reduce demand, and their volunteer network.
- Time for networking, including a lunch with TPO colleagues.

The event is on Wednesday 16 September 2026, 09:30-1:30pm, at our office: 10 South Colonnade, Canary Wharf, E14 4PU. Please register using this form.

Annual Report and Accounts 2025/26

The Pensions Ombudsman has published its Annual Report and Accounts for 2025/26, giving details on another year of strong performance against the backdrop of record demand for our services. For the second year in a row, TPO closed a record number of pension complaints, representing a 14% increase on the previous year and a 63% increase over the past two years. In particular, their focus on tackling the oldest and most complex cases saw success, with the proportion of complex cases closed by their formal Adjudication service rising from 42% (394 cases) to 55% (533 cases).

This was achieved in the context of record-breaking demand, which itself was 14% higher than last year and 58% higher than two years ago. The continued growth in demand means that reducing their historical caseload and waiting times is taking longer than hoped, but it remains one of their top priorities.

Progress has continued to be guided by their three-year Corporate Strategy, and Corporate Plan that sets their strategic priorities for this year that was published in May. This includes the continued rollout of their Operating Model Review (OMR) programme, the use of Lead Cases and Significant Determinations to manage demand, and an expanded programme of stakeholder engagement across the sector.

Read the full Annual Report and Accounts here.

New guidance published on common topics of complaint

As part of a refresh to their website customer journey, TPO has published new information on certain common topics of complaint. These are aimed at scheme members and offer basic information about each topic, as well as how TPO may be able to help resolve a dispute. In addition to their Overpayments information published in December, there are now web pages and associated information sheets dedicated to:

- Ill health pensions
- Death benefit lump sums
- Incorrect information about your pension

There is also a new page explaining the types of complaints where they are unlikely to uphold, such as falling pension pot value or Cash Equivalent Transfer Value (CETV).

TPO encourage schemes to share these resources with members at the appropriate point in their complaint journey, to ensure they are well informed and know what to expect as they progress their complaint.

ACTION: Scheme managers are encouraged to share the mentioned documents as part of the appropriate point in a members complaint journey.

HMRC

Registered Pension Schemes (Provision of Information) (Miscellaneous Amendments) Regulations 2026

On 15 July 2026, HMRC laid the Registered Pension Schemes (Provision of Information) (Miscellaneous Amendments) Regulations 2026 before Parliament.

The regulations come into force on 6 April 2027. They amend the Registered Pension Schemes (Provision of Information) Regulations 2006 and introduce new disclosure requirements for scheme administrators. The requirements support the inheritance tax changes that apply to pensions for deaths after 5 April 2027.

HMRC consulted on the draft regulations between 18 May 2026 and 11 June 2026. We covered the consultation in FPS Bulletin 105 – May 2026.

HMRC has made amendments to the final regulations after considering consultation responses. For example, HMRC has not proceeded with the proposal for scheme administrators to report all death in service death grants to HMRC for members who die after 5 April 2027.

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We are pleased to have published a factsheet to assist scheme managers and administrators in their statutory responsibilities under these regulations. The factsheet has been published in the Factsheets section of the FPS regulations and guidance website.

In addition, we are pleased to be holding a coffee morning on the Inheritance Tax changes from April 2027 on Wednesday 5 August 2026 at 11:00.

Public Service Pensions remedy newsletter – July 2026

HMRC has published its public service pensions remedy newsletter: July 2026. The newsletter provides stakeholders with the latest news on the public service pensions remedy.

The newsletter summarises the changes made by The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2026. Bulletin 106 – June 2026 covered the main provisions that are relevant to the FPS.

The newsletter also covers the impact on transitional tax-free amount certificates (TTFACs) where public service pension schemes are delayed in implementing the McCloud remedy. HMRC confirms that the government does not plan to amend the TTFAC legislation or procedures. This means the guidance in pension schemes newsletter 158 remains relevant.

The newsletter suggests that, where an extra amount is paid as a trivial commutation lump sum death benefit (TCLSDB) as a result of the McCloud remedy, the £30,000 limit should be assessed against the combined value of the original TCLSDB and the extra amount. This is not our understanding, and we are checking the position with HMRC.

Pension Schemes Newsletter 183 – July 2026

On 30 July 2026, HMRC published pension schemes newsletter 183. The newsletter includes articles about:

HMRC has introduced a new online guidance tool for pension scheme enquiries. The tool helps you find the information you need on GOV.UK and, if your question is not answered, lets you submit an enquiry online. From 20 July 2026, HMRC will no longer respond directly to emails sent to pension.schemes@hmrc.gov.uk. Instead, you will receive an automated reply. For pension scheme enquiries, you should use the new interactive guidance tool.

Pension schemes online service will close from April 2027. As the closure date approaches, there may be service limitations that could affect scheme administration. To avoid disruption, administrators should migrate all open pension schemes to the Managing pension schemes service by 31 December 2026.

Inheritance tax on pensions: information sharing regulations. On 15 July 2026, the government introduced regulations setting out what information pension scheme administrators, personal representatives, beneficiaries and HMRC must provide after the death of a pension scheme member who dies on or after 6 April 2027. See a previous article for more information.

HMRC has also confirmed that it will publish another technical note later this summer. This will provide more detail on the new inheritance tax on pensions process, including examples and answers to common questions raised by the pensions industry.

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
- 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

Legislation

Statutory Instruments

[2026/818] Registered Pension Schemes (Provision of Information) (Miscellaneous Amendments) Regulations 2026

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

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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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