

FIREFIGHTER PENSION SCHEMES MINUTES OF ANNUAL BOARD MEETING 4 FEBRUARY 2026 – 2.00PM

PRESENT:	EMPLOYER REPRESENTATIVES Councillor John Kabuye - Chair Councillor David Coupe EMPLOYEE REPRESENTATIVES James Sudron Sid Walker
IN ATTENDANCE:	Peter Rickard - Scheme Manager Michelle Richardson - Brigade Pensions Advisor Louise Tindall - Governance Sharon Potter - XPS Business Services
APOLOGIES FOR ABSENCE	Councillor Mick Stoker Councillor Dennis McCabe Alan Turner - Vice Chair Graeme Hall - XPS Business Services Kristine Ward - ACFO DSPPR

1. DECLARATION OF MEMBERS' INTERESTS

There were no declarations of interest made.

2. MINUTES

RESOLVED – that the Minutes of the Local Pension Board Meeting on 5 November 2025 be confirmed.

3. SCHEME MANAGERS' REPORT TO THE BOARD

The Scheme Manager (SM) provided the Board with the following updates:

- Governance and Administration
 - Ill Health – two members were referred to the IQMP for assessment of eligibility for early payment of benefits due to ill health. One was found eligible and has now retired. The other was found not eligible and the Capability Process has been initiated in accordance with CFA policy.
 - Appeals – none
 - IDRP – none

4. SCHEME MANAGERS' REPORT TO THE BOARD cont.

- Annual Benefit Statements (ABS) – as the statutory deadline for issuing ABS was not met by 31 August 2025 a Breach was reported to the Pensions Regulator. There remains 44 Members (8%) who still have not received their ABS and work is ongoing with XPS to ensure these are issued as soon as possible. CFB is not alone to be in this position and XPS is working through the backlog.
- Annual Scheme Returns – these were completed within the regulatory deadline and submitted to the Pensions Regulator by XPS on 3 December 2025, as detailed at Appendix 1.
- Scheme Advisory Board (SAB) Annual Levy – set at £11.56 per active Firefighter Member which was a total of £4,288.76 for CFA for 2025/26, as detailed at Appendix 2.
- Public Sector Pension Scheme Governance & Administration Survey 2025/26 – this had been issued by The Pensions Regulator and a draft response was attached at Appendix 3 for the Board to consider, prior to submission by 13 February 2026. The Chair agreed that any changes to the draft submission should be forwarded to Michelle Richardson by 11 February 2026.
- Scrutiny
 - Breaches of the Law – none
 - Cyber Security – no reported breaches
 - Compliance – Cyber Essentials Plus (CE+) accredited
 - Audit - none
- Risk – the Board noted the reduction to risk ID 3 and the removal of ID 27, detailed in the Risk Register at Appendix 4, following a review by the internal Pensions Management Team on 14 January 2026.
- Deferred Choice (DC) – RSS Issuance – it was noted that 14 Members have yet to be issued with an RSS and XPS continue to work on these cases.
- Immediate Choice (IC) – RSS Issuance - 4 are still outstanding all with Pension Sharing Order debits. Guidance relating to this was expected in Q3 of 2025/26 and XPS are currently working on interpreting this guidance in order to progress the outstanding cases.
- Contingent Decisions – 9 received to date all relating to opt-outs. SM will consider. On hold pending receipt of further guidance which is in line with the approach of regional fire and rescue services.
- Matthews Remedy – now 76 cases to process
- Pensions Dashboard – XPS undertook this project and confirmed that the 31 October 2025 deadline was achieved and the Board noted the Connection Certificate and Approaches Document at Appendix 5.
- Training – the Board received details of upcoming training dates for consideration. Louise Tindall agreed to circulate the dates electronically to Board Members and make bookings as required.

RESOLVED:-

- (i) **That the Scheme Manager's Report be noted.**
- (ii) **That any additions to the draft Public Sector Pension Scheme Governance & Administration Survey 2025/26 at Appendix 3 be forwarded to Michelle Richardson by 11 February 2026.**
- (iii) **That Louise Tindall forward details of future training dates to Board members and book places as required.**

5. PERFORMANCE

5.1 XPS Performance Delivery Report Q3 – ending 31 December 2025

The Board considered the Performance Delivery Report for 1 April – 31 December 2026 which covered:

XPS Projects Updates

- McCloud & Annual Benefit Statements
- 2025 RSS Production - Data as at 31 December 2025
- Pension Dashboard
- Service Deliver Headlines
- Matthews Project Update
 - 40 Members identified
 - 38 Members Actioned on Payroll
 - 2 Outstanding / Not made a choice
- Transition to Aurora - Sharon Potter (SP) provided the Board with a detailed update on the transition to XPS' new administration system 'Aurora' from Member Self-Service (MSS) on 26 January 2026. A programme of communications to Members was in place and Michelle Richardson agreed to forward to Sid Walker and James Sudron to share with retirees to promote sign-up.

Service Delivery Headlines

- Administration Team – 98% KPI achieved in a very busy quarter
- Aurora Testing and Preparation underway
- Scheme Events Team – Annual Production of ABS/RSS/PSS
- Admin Projects Team – Matthews / McCloud
- Member Connect Team – 18,395 emails and 17,011 incoming calls received during October and November

Member Engagement

- Out of CFBs 361 active Members 239 are registered and 122 not registered (66.20% uptake)
- XPS Member Connect

Service Level Reports

- Service Levels for Q3 were 98% (Cases were 63%)

RESOLVED:-

- (i) **That the report be noted.**
- (ii) **That Michelle Richardson forward details of the comms for Aurora to Sid Walker and James Sudron to share with retirees and promote sign-up to the new system.**

6. COMMUNICATIONS AND BULLETINS

MR presented the FPS Bulletin action log which captured new actions relating to Bulletin 98 which had been completed and a summary of outstanding actions from previous bulletins.

RESOLVED – that the FPS Bulletin Log be noted.

7. ANY OTHER BUSINESS

There were no additional items for discussion.

**COUNCILLOR JOHN KABUYE
CHAIR**