

# LOCAL PENSION BOARD

## FIREFIGHTER PENSION SCHEMES



**DATE: 5 NOVEMBER 2025**

**TITLE: SCHEME MANAGER UPDATE**

**REPORT OF: SCHEME MANAGER**

**For Approval  
and Noting**

### 1. PURPOSE

1.1 To inform and update the Board.

### 2. UPDATE TO THE BOARD

#### 2.1 Governance and Administration

For Noting

- **Discretions Applied** – none
- **Ill Health** – one member has been retired early on the grounds of ill health following an IQMP assessment. Another member is currently going through the IQMP process to obtain a medical opinion on whether they meet the criteria for early payment of pension benefits due to ill health.
- **Appeals** – none
- **IDRP** – none

#### 2.2 Scrutiny

For Noting

- **Breaches of the Law** – the failure to issue all Annual Benefits Statements (ABS) by 31<sup>st</sup> August 2025 has resulted in a breach. The breach has been assessed and reported to the Pensions Regulator as detailed at **Appendix 1**.
- **Cyber Security** – there have been no reported breaches
- **Compliance** - Cyber Essentials Plus (CE+) accredited
- **Audit** - none

**2.3 Risk**

For Noting

The Board has a responsibility to take an active role in monitoring the key risks on a regular basis and driving forward improvement.

The risk register was reviewed by the service's internal Pensions Management Team on 14<sup>th</sup> October 2025, and it was agreed that an additional risk should be added relating to the Board's knowledge and understanding of the Firefighter Pensions Schemes. The updated register is attached at **Appendix 2**.

**2.4 Age Discrimination Remedy (Sargeant/McCloud) – Update**

For Noting

**Deferred Choice (DC) – RSS Issuance**

We still have 19 members who have yet to be issued with an RSS, XPS have continued to work on these cases to resolve any data and/or calculation issues/complexities.

This work has somewhat been overtaken by the work relating to the issuance of Annual Benefits Statements by the statutory deadline of 31 August 2025, of which we have 36 that were not issued by the deadline.

**Immediate Choice (IC)-RSS Issuance**

All statements within our control were issued to IC members ahead of the statutory deadline of 31 March 2025.

However there remains to be 4 outstanding cases, all of which have Pension Sharing Order debits, for which further guidance is needed before processing. XPS have advised that the guidance is likely to be in place during Q3 of 2025/26, at which point they can process the outstanding cases.

**Contingent Decisions**

To date CFA has received 9 applications for Contingent Decision, all relate to opt outs. These now need to be considered by the Scheme Manager.

CFA have agreed to the proposal submitted by XPS for carrying out this piece of work, which will commence once the decision has been made by the Scheme Manager on whether to accept the applications.

LGA guidance on processing these cases was withdrawn pending receipt of clarification from the Home Office on what constitutes a legacy scheme for the purposes of contingent decisions; therefore, cases are currently on hold pending receipt of this clarification. These will be assessed and processed as soon as further guidance is received. The LGA have indicated that this guidance may be published within the next month therefore this work will be prioritised by the team once published.

**2.5 Part Time Worker Discrimination Remedy (Matthews) - Update**

For Noting

CFA has 74 cases to process and has prioritised them on the following basis following guidance from LGA:

Category	No. Cases	No. issued	No. Complete	Priority Order
Deceased	5	0	0	Priority 1  Waiting for further info from Home Office
Pensioner	41	39	39	Priority 1
Deferred Imminent entitlement	1	1	1	Priority 2
Deferred Not immediate/imminent	25	25	10	Priority 3
Active	3	3	2	Priority 3

To date CFA have issued statements to all deferred and active members and continue to work through the remaining two pensioner cases whilst processing positive elections as they are returned. We await further LGA guidance on the outcome of the Home Office Consultation before we can make further progress on the deceased cases.

The Home Office have been consulting on further changes to the exercise which includes death cases, extending eligibility to convert 2006 service, opted out service and an extension to the exercise deadline March 2026, and whilst we await confirmation of final legislative changes, we continue to process cases which are not affected by the consultation outcome.

**2.6 Pensions Dashboards**

For Noting

It has been agreed that XPS will undertake a Connection Readiness project for the Authority to ensure that member data is matched so that we can achieve compliance by our connection date of 31st October 2025.

**2.7 Training**

For Noting

The Board has an obligation to ensure Members receive adequate training and knowledge to support them in their role. It is acknowledged that a number of Board Members have knowledge of the Local Government Pension Scheme, however their knowledge of the Firefighters Pension Schemes may be limited, hence the

reason for adding this as a risk to the risk register. The LGA are facilitating LPB training sessions as detailed below, and members are encouraged to attend:

- Refresher Training – 8<sup>th</sup> December 2025 (online)
- Full Training – 22<sup>nd</sup> January 2025 (online)
- Additional information and resources can be found at:  
<https://www.fpsboard.org/index.php/local-pension-boards/training>

**PETER RICKARD**  
**SCHEME MANAGER**