



Your Ref:

Our Ref: HR/MR

Date: 23rd October 2025

Private & Confidential

The Pensions Regulator
Telecoms House
125-135 Preston Road
Brighton
BN1 6AF

Chief Fire Officer
Peter Rickard

When telephoning ask for:

Michelle Richardson
Tel: 01429 874023
Email: mrichardson@clevelandfire.gov.uk
www.clevelandfire.gov.uk

To whom it may concern

Cleveland Fire Scheme

I write to inform you of a disclosure breach which has occurred on the Scheme:

1. Scheme Information

- **Scheme Name:** Firefighters Pension Schemes
- **Scheme Address:** PO Box 562, Middlesbrough, TS1 9JA
- **Pension Scheme Reference Numbers:** 10276673, 10276797 and 10271423

2. Scheme Manager

- **Name:** Peter Rickard
- **Role:** Chief Fire Officer
- **Contact Details:** prickard@clevelandfire.gov.uk

3. Reporter Details

- **Name:** Michelle Richardson
 - **Position:** Head of Human Resources
 - **Organisation:** Cleveland Fire Brigade
 - **Contact Details:** mrichardson@clevelandfire.gov.uk
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Cleveland Fire Brigade

Training & Administration Hub, Endeavour House, Queens Meadow Business Park, Hartlepool TS25 5TH

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4. Description of the Breach

- **Type of Breach:** Failure to issue all Annual Benefit Statements within the statutory timeframe.
 - **Statutory Deadline:** 31st August 2025
 - **Date Breach Identified:** 5th September 2025
 - **Details of the Breach:** The statutory deadline for the Firefighters' Pension Scheme (FPS) Annual Benefit Statement (ABS) is governed by The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 and requires schemes to provide members with an ABS each year. For the FPS, the statutory deadline is 31st August. 36 members did not receive an ABS by the statutory deadline; this equates to 10.4% of the membership.
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5. Assessment of Material Significance

- **Cause:** Outstanding data and/or data quality concerns have resulted in it not being possible to run through some member calculations in full. This has resulted in the non-issuance of some member ABS by the statutory deadline.
 - **Effect:** 36 members did not receive an ABS by the statutory deadline and therefore do not have accurate information about their pension entitlements. This equates to 10.4% of the membership. This has resulted in a risk of financial uncertainty for members that could impact on their financial planning and retirement decisions as well as a potential for erosion of member trust and confidence which could lead to dissatisfaction and submission of IDRP's.
 - **Reaction:** Affected members were informed via direct email communication from XPS our pension administrator. We continue to work closely with XPS to support the rectification of any areas that are blocking statement production. They are also undertaking further developments to system functionality so calculations can be performed for more complex scenarios. Weekly calculation runs are being carried out to work through the backlog.
 - **Wider Implications:** Repeated delays in ABS issuance may undermine member confidence and breach legal obligations under the Pensions Regulator's Code of Practice. This is the second year in a row that there have been delays in issuing some Annual Benefit Statements, however the cause remains to be linked to the complexities of the remedy and with the ongoing system development work being undertaken by XPS we expect to be in a more favourable position next year.
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6. Reason for Reporting

I believe this breach is of material significance to The Pensions Regulator because of potential detriment to members who have not been issued with an ABS.

7. Declaration

I confirm that this report is made in accordance with my legal duty under Section 70 of the Pensions Act 2004 and that the information provided is accurate to the best of my knowledge.

A handwritten signature in dark ink, appearing to read 'M. E. Chong', is written above the signature label.

Signature:

Date: 23/10/2025