

OFFICIAL

Agenda item: 01

# Appointment of Chair and Vice Chair of Local Pension Board 2026/27

## Local Pension Board

---

**Date:** 3 July 2026

**Submitted by:** Director of Corporate Services

---

**Purpose:** To appoint a Chair and Vice Chair of the Local Pension Board for 2026/27 in accordance with the Terms of Reference.

**Recommendations:** That appointments be made to the positions of Chair and Vice Chair

**Summary:** It is a requirement of the Terms of Reference that appointments be made to the positions of Chair and Vice Chair of the Local Pension Board on an “annual rotational basis”. This report invites members to make the relevant appointments from the membership.

---

Local Government (Access to information) Act 1972

**Exemption Category:** None

**Contact Officer:** Jik Townson, Committee Services and Governance Officer  
Jik.Townson@WestYorksFire.gov.uk

**Background papers open to inspection:** None

**Annexes:** None

## **1. Introduction**

- 1.1 It is a requirement of the Local Pension Board Terms of Reference that appointments to the positions of Chair and Vice chair be made on an “annual rotational basis”. This report invites members to make the relevant appointments

## **2. Information**

- 2.1 Chair of the Board in 2025/26 was Jim Davies as Scheme Member representative with Councillor Mike Pollard as Vice Chair representing the Scheme Managers.
- 2.2 Nominations are invited from the membership for appointment to the posts for 2026/27

## **3. Financial Implications**

- 3.1 There are no direct financial implications arising out of this report.

## **4. Legal Implications**

- 4.1 The Monitoring Officer has considered this report and is satisfied it is presented in compliance with the Authority’s Constitution.

## **5. Human Resource and Diversity Implications**

- 5.1 There are no direct human resource or diversity implications arising out of this report

## **6. Equality Impact Assessment**

- 6.1 Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance?: no

## **7. Health, Safety and Wellbeing Implications**

- 7.1 There are no direct health safety and wellbeing implications arising out of this report

## **8. Environmental Implications**

- 8.1 There are no direct environmental implications arising out of this report

## **9. Risk Management Implications**

- 9.1 There are no risk management implications arising out of this report

## **10. Duty to Collaborate Implications (Police and Crime Act 2017)**

10.1 There are no duties to collaborate implications arising from this report

## **11. Your Fire and Rescue Service Priorities**

11.1 This report links with the Community Risk Management Plan 2025-28 strategic priorities below:

- Prioritise a people first mindset through ethical and professional leadership and management
- Further develop a culture of excellence, equality, learning, and inclusion.

## **12. Conclusions**

12.1 That the Chair and Vice of the Loal Pension Board for 2026/27 are appointed.



OFFICIAL

Agenda item: 02

# Membership of the Local Pension Board for 2026/27

## Local Pension Board

---

**Date:** 3 July 2026

**Submitted by:** Director of Corporate Services

---

**Purpose:** To advise membership of the Board in 2026/27

**Recommendations:** That the report be noted

**Summary:** Appointments to the Local Pension Board are made on an annual basis. This report advises of membership for 2026/27

---

Local Government (Access to information) Act 1972

**Exemption Category:** None

**Contact Officer:** Jik Townson, Committee Services and Governance Officer  
Jik.Townson@WestYorksFire.gov.uk

**Background papers open to inspection:** None

**Annexes:** None

## **1. Introduction**

- 1.1 Appointments to the Local Pension Board are made on an annual basis. This report advises of membership for 2026/27

## **2. Information**

- 2.1 The Local Pension Board has six members with equal representation (3) from both Scheme Members and the Scheme Manager.

- 2.2 Appointments as Scheme Member representatives are made on an annual basis following formal advertisement of the posts, written application and a selection process as appropriate.

- 2.3 The following were appointed as Scheme Member representatives on the Local Pension Board for 2025/26;

Mr Mick Ferries

Mr Ryan Binks

Mr Jim Davies.

- 2.4 Appointments as Scheme Manager representatives are made at the Annual Meeting of the West Yorkshire Fire and Rescue Authority. The following members were elected as Scheme Manager representatives on the Local Pension Board for 2025/26;

- 2.5 Councillor Mike Pollard

- 2.6 Councillor Fozia Shaheen

- 2.7 Chief Fire Officer John Roberts

## **3. Financial Implications**

- 3.1 There are no direct financial implications arising out of this report.

## **4. Legal Implications**

- 4.1 The Monitoring Officer has considered this report and is satisfied it is presented in compliance with the Authority's Constitution.

## **5. Human Resource and Diversity Implications**

- 5.1 There are no direct human resource or diversity implications arising out of this report

## **6. Equality Impact Assessment**

6.1 Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance?: No

## **7. Health, Safety and Wellbeing Implications**

7.1 There are no direct health safety and wellbeing implications arising out of this report

## **8. Environmental Implications**

8.1 There are no direct environmental implications arising out of this report

## **9. Risk Management Implications**

9.1 There are no risk management implications arising out of this report

## **10. Duty to Collaborate Implications (Police and Crime Act 2017)**

10.1 There are no duties to collaborate implications arising from this report

## **11. Your Fire and Rescue Service Priorities**

11.1 This report links with the Community Risk Management Plan 2025-28 strategic priorities below:

- Prioritise a people first mindset through ethical and professional leadership and management
- Further develop a culture of excellence, equality, learning, and inclusion.

## **12. Conclusions**

12.1 That membership of the Loal Pension Board for 2026/27 be noted



**DRAFT**

**EXCLUSION OF THE PUBLIC - SECTION 100A LOCAL GOVERNMENT ACT 1972**

**RESOLVED :** That the public be excluded from the meeting during the item of business specified below as it is likely, in view of the nature of the business to be transacted or the nature of the proceedings, that if members of the public were present during this time, there would be disclosure to them of exempt information of the description respectively specified.

<b>AGENDA ITEM NO.</b>	<b>TITLE OF REPORT</b>	<b>MINUTE NUMBER (to be added)</b>	<b>Description of exempt information by reference to the paragraph number in Schedule 12a of the Local Government Act 1972</b>



**Disclosure of Disclosable Pecuniary Interests (DPI's)**

- 1 Members present at the meeting who are aware that they have a DPI in a matter being considered must disclose the details of that DPI to the meeting unless it is already recorded on the Authority Members DPI Register.
- 2 Any Member with a DPI may not participate in any discussion or vote and under Authority Standing Orders is required to leave the meeting during any discussion or vote unless they have been granted a dispensation from exclusion from the meeting by the Executive Committee or in certain circumstances by the Monitoring Officer before any consideration of the item by the committee starts.

**Footnote:**

- (1) Members are referred to the Authority Constitution and to the provisions of sections 30-34 of the Localism Act 2011 and to the statutory regulations made thereunder which define the meaning of a DPI.
- (2) Members are reminded of the potential criminal sanctions and disqualification provisions under Section 34 of the Act applicable to breaches of disclosure and non-participation requirements.
- (3) A Member with a sensitive DPI need not disclose the details of that interest with the Monitoring Officers agreement but must still disclose the existence of a DPI and must withdraw from the meeting.

*Application for dispensation to vote*

*Attached is a blank "application for dispensation" form which Members of the Committee may use to seek the grant of an individual dispensation on any item on the agenda.*

*Where possible, the completed form should be returned to the Monitoring Officer in advance of the meeting so that he can consider whether a dispensation should be granted. Block dispensations affecting a significant number of Members will be referred to the Executive Committee for approval, if time permits.*

West Yorkshire Fire and Rescue Authority

Sections 31 and 33 Localism Act 2011

**Member Participation & Voting Dispensation Request**

**Section for completion by Member**

Name of Member:

Correspondence/ email address:

Dispensation applied for: (1) Participation (2) Voting (3) Both

Details of Meeting/agenda Item:

Full details of why you are applying for a dispensation:

Signed:

Dated:

Please send your application to the Monitoring Officer at Fire & Rescue Service Headquarters Birkenshaw BD11 2DY – [martinmccarthy@westyorksfire.gov.uk](mailto:martinmccarthy@westyorksfire.gov.uk)

**Section for completion by Monitoring Officer:**

No in Register:

Received on:

Granted/ Refused

Reasons for refusal / Statutory Grounds relied upon for grant:

# Minutes

## Local Pension Board

Date: 23 January 2026

Time: 12 noon

Venue: FSHQ

### Present:

Cllr M Pollard (in the chair), Cllr F Shaheen, John Roberts (Scheme Manager Representatives). Ryan Binks and Mick Ferries (Scheme Member Representatives).

### In Attendance:

James Clarkson (Technical Advisor)

### Apologies:

Jim Davies (Scheme Member Representative)

## 18.Chairs Announcements

Welcome to Mick Ferries as a new Scheme Member Representative to be appointed at the next meeting of the Full Authority

## 19.Admission of the Public

There were no items requiring the exclusion of the public and press.

## 20.Urgent Items

There were no urgent items

## 21.Declarations of Interest

There were no declarations of disclosable pecuniary interest in relation to any item of business on the agenda.

## 22.Minutes of the last meeting held on 4 July 2025

### **Resolved**

That the Minutes of the meeting held on 4 July 2025 be signed by the Chair as a correct record

## 23.Local Pension Board (LPB) Activity Report

Members considered a report of the Director of Corporate Services/Monitoring Officer which gave details of the LPB activity for the period 1 July 2025 to 30 November 2025.

Members challenged the report author regarding the significant delays in issuing the remedial service statements and also requested further information on the Internal Dispute Resolution Procedure (IDRP) stage 2 referral process.

### **Resolved**

That the report be noted

## 24.Scrutiny and Review

The Director of People and Culture submitted information on the following areas for scrutiny and review:

**Discretions** – For the period from 1 July 2025 to 30 November 2025, the scheme manager has not been required to exercise their discretionary power.

**Pensions Breaches register** – For the period from 1 July 2025 to 30 November 2025, 2 breaches of the law have been identified. These were due to West Yorkshire Pension Fund (WYPF) being unable to issue the annual benefit statements by the legal deadline of 31 August 2024 for 47 active members and 429 deferred members. Details attached at appendix B and C to the report now submitted.

**Pensions Risk register** – attached at appendix D to the report.

**Compliance deadlines** – key milestones of the pension administrative cycle were set out as follows:

- TPR Scheme Return (2025) – 3 December 2025
- Year End deadline (2025/26) – 30 April 2026
- Annual Benefit Statements (2025) deadline – 31 August 2025
- Pension Saving Statements (2024/25 tax year) deadline – 6 October 2025
- TPR Survey (2025) – TBC
- Pension Re-enrolment – 30 November 2025

Members discussed the timeline of reporting material breaches to the regulator. The report author updated Members on the formation of a new oversight scrutiny board which will seek to hold the administrators to account and implement measures to ensure deadlines are met, introduce uniform requirements and provide an additional

layer of scrutiny. Members noted the marginal improvements that have been made to date, including issuing high priority statements and recruiting staff to deal with the backlog.

**Resolved**

That the report be noted.

## 25. Legislative Update

Members received a report of the Director of People and Culture which provided an update regarding the following legislation;

- Update to member contribution structure
- Pensions Dashboards
- Budget 2025

Members commented on the updated contribution rates and noted that some staff are a little disgruntled. The timeline of communications was confirmed by the report author which included a 3 month notice period. Members were advised a marginal system was considered by government but it was discarded as not comparative with any other pension schemes and very complicated to introduce and maintain. Members were advised that as overtime is not pensionable it will not affect the payment boundaries, although crewing allowances are and it is planned to introduce a mechanism to smooth out the increases over a 12 month period.

**Resolved**

That the report be noted.

## 26. Age Discrimination Remedy

Members received a report of the Director of People and Culture which gave an update on the implementation of the age discrimination remedy.

Members challenged the report author to confirm the approximate numbers taking the 12 week period to repay their contributions.

**Resolved**

That the report be noted.

## 27. Matthews Remedy

Members received a report of the Director of People and Culture which gave an update on the implementation of the Matthews remedy.

**Resolved**

That the report be noted.

## **28.Pension Ombudsman – Update**

Members received a report of the Director of People and Culture which confirmed that in the period 1 July 2025 to 30 November 2025, one update has been provided on Pensions Ombudsman decisions (full details at appendix A to the report now submitted).

Members challenged the report author to comment on the possible effect the Ombudsman decision will have on WYFRS employees

### **Resolved**

That the report be noted.

## **29.West Yorkshire Pension Fund – Key Performance Indicators**

Consideration was given to a report of the Director of People and Culture which advised of West Yorkshire Pension Fund (WYPF) performance in key areas for the year to date.

### **Resolved**

That the report be noted.

## **30.Firefighter Pension Scheme Bulletins 94 - 99**

Consideration was given to the content of bulletins 94 – 99.  
It was noted that all applicable actions have been completed.

### **Resolved**

That the content of bulletins 94 – 99 be noted.

## **31.Scheme Advisory Board Minutes of Meeting held on 18 June 2025**

### **Resolved**

That the Minutes of the Scheme Advisory Board at meeting held on 18 June 2025 be noted.

Chair

OFFICIAL

Agenda item: 07

# Local Pension Board Terms of Reference Annual Review

## Local Pension Board

---

**Date:** 3 July 2026

**Submitted by:** Director of Corporate Services

---

**Purpose:** To review the Terms of Reference for the Local Pension Board

**Recommendations:** That the report be noted

**Summary:** The Local Pension Board was established on 1 April 2015 and it is a requirement that the Terms of Reference be reviewed on an annual basis.

---

Local Government (Access to information) Act 1972

**Exemption Category:** None

**Contact Officer:** Jik Townson, Committee Services and Governance Officer  
Jik.Townson@Westyorkshire.gov.uk

**Background papers open to inspection:** None

**Annexes:** Terms of Reference – Local Pension Board

## **1. Introduction**

- 1.1 This report invites Members to review of the Local Pension Board Terms of Reference.

## **2. Information**

- 2.1 The Local Pension Board Terms of Reference have been kept under review since its establishment in April 2015. A copy of the current Terms of Reference is attached at Annex A.
- 2.2 It is a requirement of the Board that the Terms of Reference be reviewed on an annual basis. Members are now invited, therefore, to consider the Terms of Reference for the 2026/27 year and note that any amendment will be included in the Local Pension Board's Constitution document and will require formal approval from the Fire Authority.

## **3. Financial Implications**

- 3.1 There are no direct financial implications arising from this report

## **4. Legal Implications**

- 4.1 The Monitoring Officer has considered this report and is satisfied it is presented in compliance with the Authority's Constitution.

## **5. Human Resource and Diversity Implications**

- 5.1 There are no direct equality and diversity implications arising from this report.

## **6. Equality Impact Assessment**

- 6.1 Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance?: No

## **7. Health, Safety and Wellbeing Implications**

- 7.1 There are no direct health, safety or wellbeing implications arising from this report.

## **8. Environmental Implications**

- There are no direct environmental implications arising from this report.

## **9. Risk Management Implications**

- 9.1 There are no risk management implications arising out of this report

## **10. Duty to Collaborate Implications (Police and Crime Act 2017)**

10.1 There are no duties to collaborate implications arising from this report

## **11. Your Fire and Rescue Service Priorities**

11.1 This report links with the Community Risk Management Plan 2025-28 strategic priorities below:

- Prioritise a people first mindset through ethical and professional leadership and management
- Further develop a culture of excellence, equality, learning, and inclusion.

## **12. Conclusions**

12.1 That the Terms of Reference for the Local Pension Board be reviewed.



# **West Yorkshire Fire and Rescue Authority**

## **Local Pension Board**

### **Terms of Reference**

#### **Function and Responsibilities**

The function of the Local Pension Board is to assist the Scheme Manager (West Yorkshire Fire and Rescue Authority) in administering the various firefighter pension schemes. This will be achieved by providing governance and by scrutiny of policies, pension documentation, decisions and outcomes.

The Local Pension Board will also assist the Scheme Manager to:

- secure compliance with the Regulations, any other legislation relating to the governance and administration of the Schemes, and requirements imposed by the Pensions Regulator in relation to the Schemes and;
- ensure the effective and efficient governance and administration of the Schemes

#### **Duties of the Board**

The Board should at all times act in a reasonable manner in the conduct of its purpose. In support of these duties Board members:

- should act always in the interests of the Scheme and not seek to promote the interests of any stakeholder group above another
- should be subject to and abide by the Local Pension Board approved code of conduct

#### **Frequency of meetings**

The WYFRA Local Pension Board will meet six monthly (July and January in each municipal year), to review / report on previous actions and determine work streams and priorities for the future.

The Chair of the Board, with the consent of the Board membership, may call additional meetings. Urgent business of the Board between meetings may, in exceptional circumstances, be conducted via communications between members of the Board including telephone conferencing and e-mails.

## **Local Pension Board membership**

To comply with the regulations the Board must have a minimum of four members (two Scheme Member representatives and two Scheme Manager representatives). A Local Pension Board membership of four is the most straight forward and cost effective way of providing the Local Pension Board and complying with the Regulations.

Membership of the West Yorkshire Fire and Rescue Authority Local Pension Board will be:

3 X Scheme Member representatives (including 1 x FBU representative)

3 X Scheme Manager representatives (2 x elected Members, 1 x Officer representative)

Non-voting Officer Advisor(s) as appropriate

Scheme Manager (elected Member) representation on the Board will be determined by the Fire Authority at its Annual Meeting (or as otherwise required). The Officer representative will be nominated by the Authority's Management Board.

The Officer Advisor will be a specific officer who is to assist the Board in gathering/analysing information and writing reports. The Board will also be able to request assistance from any officer who has specific knowledge of a subject matter they are investigating.

### ***Scheme Member representatives***

Scheme Member representatives shall be appointed to the Board on an annual basis (or as otherwise required) by the Executive Committee of the West Yorkshire Fire and Rescue Authority following a formal application process.

2 x Scheme Member representatives will be active, deferred or retired members of one of the firefighter pension schemes administered by WYFRA.

1 x Scheme Member representative will be nominated by the Fire Brigades' Union.

Scheme Member representatives should be able to demonstrate

- their capacity to represent pension scheme members
- capacity to attend and complete the necessary preparation for meetings, and
- capacity to participate in training as required

### ***Scheme Manager representatives***

2 x elected Member Scheme Manager representatives shall be appointed on an annual basis to the Board at the Annual Meeting of the Authority (or as otherwise required)

1 x Officer Scheme Manager representative shall be appointed/confirmed on an annual basis by the Authority's Management Board.

Scheme Manager representatives with delegated responsibility for discharging the Scheme Manager function of WYFRA may not serve as Scheme Manager representatives on the Board.

Scheme Manager representatives should be able to demonstrate

- their capacity to represent the Scheme Manager
- capacity to attend and complete the necessary preparation for meetings, and
- capacity to participate in training as required

### **Appointment of Chair and Vice chair**

Local Pension Board Members will act as the Chair and Vice- chair on an annual, rotational basis ie. when a Scheme Manager representative is appointed Chair of the Board, the position of Vice chair will be filled by a Scheme Member representative and vice versa on an annual basis.

### **Notification of appointments**

On appointment to the Board, WYFRA shall publish the name of the appointees, the process followed in the appointment together with the way in which the appointments support the effective delivery of the purpose of the Board.

### **Objectives**

WYFRA Local Pension Board should consider the following:

- Are pension statements timely and accurate?
- How long does it take between retirement and receipt of pension?
- The number of errors made by the pension administrator.
- Are relevant policies in place and of a sufficient standard?
- Are pension estimates accurate and timely?
- Is the West Yorkshire Pension Fund (WYPF) website accurate and user friendly?
- Ensure that annual CARE scheme calculations are being carried out.
- Scrutinise data quality.

- Ensuring pension rules and regulations are being complied with, when officers are making decisions on pension matters.
- If complaints/appeals are being dealt with correctly and the correct procedures being followed.
- Review internal audit reports

This list is not exhaustive. The Local Pension Board will have the power to investigate anything it wishes in relation to the firefighters' pension schemes within WYFRS.

### **Conduct and Conflict of interest**

Members of the Board are responsible for ensuring that their board membership does not result in any conflict of interest with any other posts they hold.

All members of the Board must declare to WYFRA on appointment and at any such time as their circumstances change any potential conflict of interest arising as a result of their position on the Board. On appointment to the Board and following any subsequent declaration of potential conflict WYFRA shall ensure that any potential conflict is effectively managed in line with both the internal procedures of WYFRA and the requirements of the Pensions Regulator's codes of practice on conflict of interest for Board members.

Members of the Board must not use their membership for personal gain.

Gifts and hospitality should only be accepted with the permission of the Authority - any gifts accepted should be reported on in the Local Pension Board's annual report.

Members of the WYFRA Local Pension Board should maintain confidentiality when discharging their duties.

The WYFRA Local Pension Board has the right to use WYFRA facilities and resources in the course of discharging its duties.

### **Knowledge and understanding (including Training)**

Knowledge and understanding must be considered in light of the role of the Board to assist WYFRA as detailed above. The Board should establish and maintain a policy and framework to address the knowledge and understanding requirements that apply to Board members. That policy and framework shall set out the degree of knowledge and understanding required as well as how knowledge and understanding is acquired, reviewed and updated.

Board members shall attend and participate in training arranged in order to meet and maintain the requirements set out in the Board's knowledge and understanding

policy and framework. Board members shall participate in such personal training needs analysis or other processes that are put in place in order to ensure that they maintain the required level of knowledge and understanding to carry out their role on the Board.

### **Term of office**

Term of Office should be for 2 years and in accordance with the committee cycle in WYFRA

Board membership may be terminated prior to the end of the term of office due to:

- A Scheme Member representative no longer holding the office or employment or being a member of the body on which their appointment relied
- A Scheme Manager representative no longer holding the office or employment or being a Member on which their appointment relied
- The representative no longer being able to demonstrate their capacity to attend and prepare for meetings or to participate in required training

Board Members may be re-appointed for more than one term of office following an approved appointment / nomination process.

### **Reporting**

The West Yorkshire Local Pension Board will produce an Annual Report which will highlight areas of concern and identify good practice.

The report will also contain information on the number of retirements (natural and ill health), new starters, membership and opt-out numbers.

The Board will report to the People and Culture (formerly Human Resources) Committee.

### **Resourcing and funding**

Members of the WYFRA Local Pension Board will be entitled to claim any reasonable out of pocket expense incurred through discharging their Local Pension Board responsibilities.

The Board will not have a dedicated budget. Requests for finance to purchase technical assistance, Board member training and anything else the Board may require to effectively discharge its duties will be made through the WYFRA Finance and Resources Committee.

## **Quorum**

A meeting is only quorate when three Board members are present (including either the Chair or Vice chair).

## **Voting**

The Chair shall determine when consensus has been reached. There will be no casting vote.

Where consensus is not achieved this should be recorded by the Chair.

## **Relationship with West Yorkshire Fire and Rescue Authority**

In support of its core functions the Board may make a request for information to WYFRA with regard to any aspect of the Scheme Manager function. Any such a request should be reasonably complied with in both scope and timing.

In support of its core functions the Board may make recommendations to WYFRA which should be considered and a response made to the Board on the outcome within a reasonable period of time.

# Local Pension Board

Annual Report 2025/26



Ownership:	Committee Services
Date Issued:	3 July 2026
Version:	V1
Status:	Draft for approval at P&C Committee
Protected:	OFFICIAL

## Revision and Signoff Sheet

### Change Record

Date	Author	Version	Comments
03.07.26	Jik Townson	V1 – initial draft	To submit to Local Pension Board on 3 July 2026 for final comment and recommendation for approval to P&C Committee
		V2 – final draft	To submit to P&C Committee on 2 October 2026 for formal ratification

### Reviewers

Name	Version Approved	Position	Organisation	Date
Jik Townson		Committee Services and Governance	WYFRA	03.07.26

### Distribution

Name	Position	Organisation
Local Pension Board		WYFRA
People and Culture Committee		WYFRA

## Equality Impact Assessment

Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance? No

# Contents

Introduction .....4

Membership and Meetings of the Board .....4

Work undertaken by the West Yorkshire Fire and Rescue Authority Local Pension Board  
2024/25.....4

How this report supports our values .....7

Monitoring and review.....8

## Introduction

1.1 The purpose of this Annual report is to provide a source of information about the status of West Yorkshire Fire and Rescue Authority Local Pension Board for Scheme members and for the Scheme Manager together with a summary of issues considered in the relevant period (1 April 2025 – 31 March 2026)

1.2 In accordance with Section 5 and s.30 (1) of the Public Service Pensions Act 2013 and Regulation 4A of the Firefighters' Pension Scheme (Amendment) (Governance) Regulations 2015, the West Yorkshire Fire and Rescue Authority Local Pension Board was established in February 2015 to provide advice on the effective and efficient administration and management of the various firefighter pension schemes.

1.3 The Local Government Pension Scheme for Green Book employees is monitored by a separate Local Pension Board established by the West Yorkshire Local Government Pension Scheme and does not form part of this Annual Report.

1.4 The Report includes commentary on the following;

- A summary of the work undertaken by the Local Pension Board during 2025/26
- Detail of areas investigated and how these areas were dealt with
- Any conflicts of interest and how these were managed
- Any identified risks and other areas of potential concern
- Any expenses and costs incurred by the Board
- Gifts and hospitality received by members of the Board
- Training for Board members
- Breaches
- Scrutiny and review

## Membership and Meetings of the Board

2.1 The West Yorkshire Fire and Rescue Authority Local Pension Board comprises 6 members as follows (as approved by the Full Authority on 19 June 2025)

- 3 Scheme Member representatives (Ryan Binks, Jim Davies (FBU) and vacancy)
- 3 Scheme Manager representatives (Councillors Mike Pollard and Fozia Shaheen, and John Roberts CFO - Chair) (plus Non-voting Officer Adviser(s) as appropriate)

2.2 The Board has met on 2 occasions in the 2025/26 year. There was an attendance of 80% during the period in question

## Work undertaken by the West Yorkshire Fire and Rescue Authority Local Pension Board 2025/26

3.1 The work undertaken by the Board during the course of the year has been defined by the extant Terms of Reference (initially approved at the 24 June 2016 meeting of the West Yorkshire Fire and Rescue Authority) and as amended in December 2021 with regard to the revised term of office (two years).

3.2 During the period 1 April 2025 – 31 March 2026 the following items were considered by the Board;

- Updates on the work with the national Scheme Advisory Board (SAB) & its sub-committee (Ensuring the effectiveness of the Local Pension Board)
- Discretions made by the Scheme Manager
- Annual Review of Terms of Reference
- Pension Risk Register
- Compliance Deadlines and Breaches Register
- Legislative Updates
- Firefighter Pensions England bulletins
- Age Discrimination Remedy
- Matthews Remedy

3.3 The Activity report (submitted to each meeting) includes detail on the number of;

- Number of members across the various schemes
- Membership movements during the reporting period
- Number of opt-ins and opt-outs
- Number of retirements
- Estimates processed
- Number of new firefighter recruits
- Total firefighter headcount
- Number of IDRP Stage 1 and Stage 2 complaints

3.4 Each agenda also includes the following standing items;

- Legislative updates
- Scrutiny and Review (including discretions, breach and risk registers)
- Pensions Ombudsman Sample Cases
- Member Training
- WY Pension Fund Key Performance Indicators

3.5 Specific Investigations and Board Resolutions

- There were no investigations or actions that required further investigation during 2025/26

3.6 Conflicts of Interest

- As statutorily required, members of the Local Pension Board complete a Declaration of Interests. The register is maintained by the West Yorkshire Fire and Rescue Authority

Committee Services section. Members of the Board reviewed their Declarations in June 2025.

- There have been no declarations made by any member, adviser or attendee at any meeting of the Board during the relevant period.

### 3.7 Identified Risks and Areas of Concern

- No specific risks or areas of concern were raised during the year

### 3.8 Expenses and Costs

- There has been no expenditure or costs incurred within the relevant periods for the administration of the Board.

### 3.9 Gifts and Hospitality

- There have been declarations of gifts or hospitality received by Members of the Board during the relevant period.

### 3.10 Training

- It is a statutory requirement of the Public Service Pensions Act 2013 that members of the Local Pension Board should have the capacity to become conversant with, and develop a knowledge of, detailed related issues in order to effectively carry out their duties.
- In this respect monthly bulletins from LGA Pension Advisory Service have been provided along with the summaries and decisions on cases dealt with by the Pension Ombudsman, which serve as a learning tool for LPB members.
- In addition members have been offered the opportunity to attend LGA LPB Training Sessions in person and via MS Teams

### 3.11 Legislative Updates

- As a statutory requirement, members of the Local Pension Board have been provided with regular legislative updates.
- The following have been provided during the relevant period:
  - Update to member contribution structure
  - Pensions Dashboards
  - Pension Increases
  - Budget 2025
  - Age Discrimination Remedy
  - Mathews Remedy

### 3.12 Scrutiny and Review

- Members are required to scrutinise areas relevant to the administration of the Firefighters' Pension Schemes.

- The following areas were scrutinised during the relevant period;
  - Discretions
  - Pensions Breaches Register
  - Pension Risk Register
  - Compliance Deadlines

## How this report supports our values

### WYFRS Core Values

- **Teamwork:** We recognise everyone's strengths and contributions, working effectively as one team.
- **Integrity:** We are trustworthy, act ethically, treating each other with dignity and respect.
- **Learning:** We learn all the time; we share knowledge and experiences, celebrating success.
- **Responsibility:** We are responsible, work positively and take ownership of the work we do.
- **Communication:** We share clear information, in ways everyone understands, having open discussions.

### Core Code of Ethics for Fire and Rescue Services – our five ethical principles:



- **Putting our communities first:** We put the interests of the public, the community, and service users first.
- **Integrity:** We act with integrity including being open, honest, and consistent in everything that we do.
- **Dignity and respect:** We treat people with dignity and respect, making decisions objectively based on evidence, without discrimination or bias.
- **Leadership:** We are all positive role models, always demonstrating flexible and resilient leadership. We are all accountable for everything we do and challenge all behaviour that falls short of the highest standards.
- **Equality, diversity, and inclusion (EDI):** We continually recognise and promote the value of EDI, both within the FRS and the wider communities in which we serve. We stand against all

forms of discrimination, create equal opportunities, promote equality, foster good relations, and celebrate difference.

## Monitoring and review

This is an annual report submitted to the Local Pension Board and ratified by the People and Culture Committee

### Document Properties

Document Title:	Local Pension Board Annual Report
Author:	Jik Townson
Creation Date:	06 May 2026
Last Updated:	18 June 2026

OFFICIAL

Agenda item: 09

## Activity Report

### Local Pension Board

---

**Date:** 3 July 2026

**Submitted by:** Director of People and Culture

---

**Purpose:** To inform members of key statistics relating to the Firefighters' Pension Scheme

**Recommendations:** That the report is noted

**Summary:** This report informs Members of a series of membership statistics and movements for the reporting period, as well as providing a summary of the number of opt-ins/outs, appeals made under the Internal Dispute Resolution Procedure (IDRP) and number of pension estimates processed

---

Local Government (Access to information) Act 1972

**Exemption Category:** None

**Contact Officer:** James Clarkson – Pensions Manager  
[James.Clarkson@westyorksfire.gov.uk](mailto:James.Clarkson@westyorksfire.gov.uk)  
01274 682311 ext. 680157

**Background papers open to inspection:** None

**Annexes:** Annex A – IDRP Log

# 1. Introduction

1.1 This report informs Members of key statistics relating to the Firefighters' Pension Scheme as follows:

- Number of members across the various schemes
- Membership movements during the reporting period
- Number of opt-ins and opt-outs
- Number of retirements
- Estimates processed
- Number of new firefighter recruits
- Total firefighter headcount
- Number of IDRP Stage 1 and Stage 2 complaints

# 2. Information

2.1 Updated member statistics are detailed below. This is based on a snapshot of West Yorkshire Pension Fund's (WYPF) administration system on 31 May 2026.

2.1.1 For consistency, members are counted under the scheme that represents their current or most recent membership. For example, a member of the 2015 Scheme with linked 1992 Scheme benefits is included within the 2015 Scheme figures.

2.1.2 Number of active members (the 30/11/2025 figure has been restated following a typographical error in the previous report).

<b>Scheme</b>	<b>31/05/2026</b>	<b>30/11/2025</b>
2015 Firefighters' Pension Scheme	1,033	1,031

2.1.3 Number of pensioner members (including beneficiaries)

<b>Scheme</b>	<b>31/05/2026</b>	<b>30/11/2025</b>
1992 Firefighters' Pension Scheme	2,283	2,292
2006 Firefighters' Pension Scheme	25	22
2006 Special (Modified) Scheme	101	73
2015 Firefighters' Pension Scheme	148	135
<b>Total</b>	<b>2,557</b>	<b>2,522</b>

2.1.4 Number of deferred members

<b>Scheme</b>	<b>31/05/2026</b>	<b>30/11/2025</b>
1992 Firefighters' Pension Scheme	91	94
2006 Firefighters' Pension Scheme	147	146
2006 Special (Modified) Scheme	39	33
2015 Firefighters' Pension Scheme	167	145
<b>Total</b>	<b>444</b>	<b>419</b>

2.1.5 Active membership has remained stable.

2.1.6 Some of the changes in membership numbers reflect the impact of the age discrimination and Matthews remedies. For example, increases in deferred membership within the 2006 Special (Modified) Scheme are due to elections for new Special Deferred Members being processed by WYPF.

2.2 Number of opt-ins:

2.2.1 Between 1 December 2025 and 31 May 2026, two firefighters opted into the pension scheme. This figure excludes new starters who are automatically enrolled, as well as those included through the triennial re-enrolment exercise. These opt-ins can be analysed across the following demographics:

<b>Age</b>	<b>Male</b>	<b>Female</b>
18-30	1	1
31-40	0	0
41-50	0	0
51-60	0	0
60+	0	0
<b>Total</b>	<b>1</b>	<b>1</b>

2.3 Number of opt-outs:

2.3.1 In the period 1 December 2025 to 31 May 2026, seven firefighters opted out of the pension scheme. These can be broken down into the following demographics:

Age	Male	Female
18-30	1	1
31-40	4	1
41-50	0	0
51-60	0	0
60+	0	0
<b>Total</b>	<b>5</b>	<b>2</b>

2.3.2 The most common reasons stated for opting out (5) was financial affordability

2.3.3 Three of the opt-outs were on-call firefighters who are also employed in wholetime roles. Of these, two remain members of the pension scheme in their wholetime capacity, reflecting a common trend for dual-contracted firefighters to retain pensionable membership only in their wholetime role, despite the potential for greater tax relief.

2.3.4 One of the dual-contracted opt-outs indicated that they do not expect to remain in their on-call role in the long term.

## 2.4 Number of retirements:

2.4.1 In the period 1 December 2025 to 31 May 2026, **16** firefighters retired to pension.

## 2.5 Estimate Requests:

2.5.1 In the period 1 December 2025 to 31 May 2026, **31** estimate cases were processed.

## 2.6 New Recruits:

2.6.1 In the period 1 December 2025 to 31 May 2026, WYFRS appointed 24 Wholetime Firefighters and 4 On-Call Firefighters. This includes 22 trainees and 2 transfers. Of these, 3 chose to opt out of the pension scheme. The new starters can be broken down into the following demographics:

Age	Male	Female
18-30	13	1
31-40	9	1

Age	Male	Female
41-50	4	0
51-60	0	0
60+	0	0
<b>Total</b>	<b>26</b>	<b>2</b>

2.6.2 Individuals who opted out are likely to be re-enrolled in the next triennial re-enrolment exercise, due in 2028, at which point they will be required to reconsider whether to opt out.

## 2.7 Head Count:

2.7.1 The total number of Firefighter employees (including those on career break and secondment) on 31 May 2026 was 1,101. Of these, 1,033 are current pension scheme members, representing 94% coverage.

2.7.2 This suggests that the pension scheme is widely regarded by firefighters as a valuable financial benefit and an important form of protection for their dependants.

## 2.8 Internal Dispute Resolution Procedure (IDRP):

2.8.1 An excerpt from the IDRP Log, showing activity during the reporting period, can be found in **Annex A**.

2.8.2 The open case relates to a beneficiary who was misinformed by West Yorkshire Pension Fund (WYPF) regarding the revised benefits payable under the age discrimination remedy. WYPF has acknowledged the issues and identified lessons learned, and the Scheme Manager is currently considering the response.

2.8.3 Two cases related to 'immediate choice' pensioners who are currently experiencing financial detriment as a result of the age discrimination remedy. These cases involved aggravating factors, including significant service corrections and annual allowance considerations, and were therefore escalated with WYPF. Remediable Service Statements were issued earlier than planned.

2.8.4 The remaining case involved a member who complained that they were not given sufficient opportunity or information to enable payment of missed pension contributions following a return from a career break. The complaint was not upheld, as the relevant information had been provided at the time.

## 3. Financial Implications

3.1 There are no financial implications arising directly from this report.

## **4. Legal Implications**

4.1 The Monitoring Officer has considered this report and is satisfied it is presented in compliance with the Authority's Constitution.

## **5. People and Diversity Implications**

5.1 There are no People and or Diversity implications arising directly from this report.

## **6. Equality Impact Assessment**

6.1 Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance?: No

## **7. Health, Safety and Wellbeing Implications**

7.1 There are no health, safety and wellbeing implications arising directly from this report.

## **8. Environmental Implications**

8.1 There are no environmental implications arising directly from this report.

## **9. Risk Management Implications**

9.1 There are no risk management implications arising directly from this report.

## **10. Duty to Collaborate Implications (Police and Crime Act 2017)**

10.1 There are no duty to collaborate implications arising directly from this report

## **11. Your Fire and Rescue Service Priorities**

11.1 This report links with the Community Risk Management Plan 2025-28 strategic priorities below:

- Enhance the health, safety, and well-being of our people.
- Prioritise a people first mindset through ethical and professional leadership and management
- Further develop a culture of excellence, equality, learning, and inclusion.

## **12. Conclusions**

12.1 This report is for information only.

Date Received	Area	Nature of Complaint	Acknowledged?	Stage 1 Deadline	Outcome (Stage 1)	Date of Outcome	Stage 2 Referral	Stage 2 Deadline	Outcome (Stage 2)	Date of Outcome
13/05/2026	Death benefits payable	Member is deceased and the surviving spouse was informed by WYPF that she may be eligible for a death grant under remedy. She was asked to complete an information form asking about family circumstances at the time of member's death, which she found very difficult. WYPF then realised their interpretation of the regulations was incorrect and no death grant would be payable. The surviving spouse was not informed of this either before receiving or in her remediable service statement.	Y	13/07/2026						
17/12/2025	Remediable Service Statement	Failure to issue them with a remediable service statement by the legislative deadline of 31 March 2025.	Y	17/02/2026	Acknowledged and apologised for the continued delay. WYPF were able to then issue the IC-RSS on 21/01/2026	18/02/2018				
14/01/2026	Remediable Service Statement	Failure to issue them with a remediable service statement by the legislative deadline of 31 March 2025.	Y	14/03/2026	Apology and reasons for extended delay in issuing IC RSS given, explained that their case may be looked at sooner due to annual allowance work undertaken. IC RSS was then issued the following week.	15/05/2026				
08/10/2025	Repayment of missed pension contributions	Not being given the opportunity to buy back his career break in 2018	Y	08/12/2025	Unable to buy back career break due to being out of time, and claims relating to maladministration rejected.	26/01/2026	07/05/2026	07/07/2026	Maladministration claims rejected - reiterated that regulations do not permit the election period for buying back unpaid absence to be extended.	08/06/2026



OFFICIAL

Agenda item: 10

## Scrutiny & Review

### Local Pension Board

---

**Date:** 3 July 2026

**Submitted by:** Director of People and Culture

---

**Purpose:** To review discretions made by the scheme manager, breaches of the law, the pension risk register and compliance deadlines.

**Recommendations:** That the report is noted, and further action is taken as identified.

**Summary:** It is one of the requirements of the Local Pension Board that members scrutinise areas relevant to the administration of the Firefighters' Pension Scheme

---

Local Government (Access to information) Act 1972

**Exemption Category:** None

**Contact Officer:** James Clarkson – Pensions Manager  
[James.Clarkson@westyorksfire.gov.uk](mailto:James.Clarkson@westyorksfire.gov.uk)  
01274 682311 ext. 680157

**Background papers open to inspection:** None

**Annexes:** Annex A – Discretions Log  
Annex B – Breaches Log  
Annex C – Risk Register  
Annex D – TPR Survey

# 1. Introduction

- 1.1 Local Pension Board members are to be conversant with Firefighters' Pension Scheme rules and other administration policies relevant to the schemes.
- 1.2 In accordance with this requirement updates have been provided on the following issues:
  - Discretions made by the Scheme Manager
  - Breaches
  - Pension risk register
  - Compliance deadlines

# 2. Information

## 2.1 Discretions made by the scheme manager

- 2.1.1 A list of discretions exercised in the period 1 December 2025 to 31 May 2026 can be found in **Annex A**.

## 2.2 Breaches

- 2.2.1 A copy of the breaches log for the current and previous financial years can be found in **Annex B**.
- 2.2.2 There have been no new breaches added during the reporting period.

## 2.3 Pension risk register

- 2.3.1 The current risk register can be found in **Annex C**.
- 2.3.2 There have been no changes since the previous meeting.

## 2.4 Compliance Deadlines

- 2.4.1 Members need to be mindful of the following key milestones of the pension administrative cycle and the dates associated with it:
  - TPR Scheme Return – November/December (actual date set by TPR each year)
  - Year End deadline – 30 April
  - Annual Benefit Statements – 31 August
  - Pension Savings Statements – 6 October
  - TPR Governance & Administration Survey – January/February (actual date set by TPR each year)
  - Pension Re-enrolment – 30 November (triennial, next due 2028)

- 2.4.2 West Yorkshire Pension Fund submitted the 2025 TPR Scheme Return ahead of the deadline of 3 December 2025.
- 2.4.3 WYFRS submitted the 2025/26 year-end file on 1 April 2026, in advance of the deadline. This enables WYPF to commence preparation of the 2026 Annual Benefit Statements for active members at the earliest opportunity.
- 2.4.4 There are 21 active cases within scope of the age discrimination remedy that remain pending rollback to their legacy scheme; these cases are therefore at risk of breaching the 31 August 2026 deadline.
- 2.4.5 A total of 115 deferred cases within scope also remain pending rollback. WYPF is actively progressing these and anticipates that 2026 statements will be issued ahead of the deadline.
- 2.4.6 All active and deferred members outside the scope of the age discrimination remedy are expected to receive their statements in line with the statutory deadline.
- 2.4.7 The production of Pension Savings Statements follows the completion of Annual Benefit Statements; accordingly, the year-end submission provides WYPF with the necessary data. WYFRS will respond promptly to any follow-up queries, particularly in relation to pay for members who may breach the Annual Allowance.
- 2.4.8 TPR issued their 2025/26 survey in January 2026, and a copy of our response can be found in **Annex D**.

### **3. Financial Implications**

- 3.1 There are no financial implications arising directly from this report.

### **4. Legal Implications**

- 4.1 The Monitoring Officer has considered this report and is satisfied it is presented in compliance with the Authority's Constitution.

### **5. People and Diversity Implications**

- 5.1 There are no People and or Diversity implications arising directly from this report.

### **6. Equality Impact Assessment**

- 6.1 Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance?: No

### **7. Health, Safety and Wellbeing Implications**

7.1 There are no health, safety and wellbeing implications arising directly from this report.

## **8. Environmental Implications**

8.1 There are no environmental implications arising directly from this report.

## **9. Risk Management Implications**

9.1 There are no risk management implications arising directly from this report.

## **10. Duty to Collaborate Implications (Police and Crime Act 2017)**

10.1 There are no duty to collaborate implications arising directly from this report

## **11. Your Fire and Rescue Service Priorities**

11.1 This report links with the Community Risk Management Plan 2025-28 strategic priorities below:

- Prioritise a people first mindset through ethical and professional leadership and management
- Use resources in an innovative, sustainable, and efficient manner to maximise value for money.
- Further develop a culture of excellence, equality, learning, and inclusion.

## **12. Conclusions**

12.1 This report is for information only.



## Discretions Log 1 December 2025 to 31 May 2026

<b>Date</b>	<b>Request</b>	<b>Regulations</b>	<b>Additional Factors</b>	<b>Outcome</b>
<b>17/02/2026</b>	Distribution of death grant	FPS 2015 Regulation 95	Death occurred in 2019 but alternative benefits under remedy include a death grant	SM provided with family information forms. Decision was that if remedy decision maker chooses reformed benefits, death grant should be paid to the spouse
<b>20/03/2026</b>	Payment of beneficiary pension to a child	FPS 1992 Regulations Part 1 of Schedule 1	Member provided paid-for care to his step-grandchild	Rejected - it was decided that the relationship did not meet the 'substantially dependent' criteria as member was paid for provide the care rather than supporting the child financially
<b>23/03/2026</b>	Remediable benefit choice for deceased member with no beneficiaries	FPS Remedy Regulations Chapter 2	No benefits payable apart from a refund of contributions under legacy option.	Legacy option chosen
<b>28/04/2026</b>	Whether abatement to apply following FRA re-employment	FPS 1992 Rule K4	Member was aware of abatement applying at application stage	Abatement to apply
<b>30/04/2026</b>	Remediable benefit choice for deceased member with no beneficiaries	FPS Remedy Regulations Chapter 2	No death benefits payable, monies due from the member's estate under reformed option	Legacy option chosen

Breach No.	Breach Advice Date	Breach Details	Reported to	Investigation details, progress, outcome, corrective action, confirmation Breach permanently rectified? Reason not reported to TPR
1	01/09/2024	Failure to issue annual benefit statements by the statutory deadline of 31/08/2024	LPB, TPR	See breach assessment 11/10/2024
2	01/04/2025	Failure to issue Remediable Service Statements by the statutory deadline of 31/03/2025	LPB, TPR	See breach assessment 29/04/2025
3	01/09/2025	Failure to issue active annual benefit statements to 47 members by the statutory deadline of 31/08/2025	LPB	See breach assessment 12/09/2025
4	01/09/2025	Failure to issue deferred benefit statements to 429 members by the statutory deadline of 31/08/2025	LPB, TPR	See breach assessment 01/11/2025

Risk Reference	Risk Area 1 - Regulatory and Compliance	Likelihood	Impact	Score	Main Control/Specific Risk Reduction Actions	Owner	Test	Next review	Comment
REG1	Failure to put appropriate governance arrangements in place and monitor risk	2	7	14	Scheme Manager and Pension Board awareness of legal responsibilities				
					• Pension Board given up to date information on legal responsibilities	Pension Board Chair	As Required		
					• Terms of reference in place and under review	Scheme Manager	Annual	Jul-26	
					• Procedures for assessing and managing risk	Scheme Manager	Annual	Jul-26	Risk Register Policy agreed in July 2019, reviewed July 2023
					• Procedure to identify, assess and report breaches	Scheme Manager	Annual	Jul-26	Breach Policy agreed in July 2019, reviewed July 2023
REG2	Failure to interpret rules or legislation correctly	2	7	14	• Suitable frequency of Pension Board meetings	Scheme Manager	Annual	Jul-26	
					Appropriate Pension Board Member training				
					• Up to date and documented training log, showing completion of scheme-specific training and The Pensions Regulator's educational material	Scheme Manager	Annual	LPB Meetings	Training records reviewed and maintained
					• Technical advice and regular updates made available	Scheme Manager	Ongoing	LPB Meetings	Legislative update is a standing item on the agenda
					• Ongoing process for acquiring relevant knowledge and understanding, with regular refreshers	Scheme Manager	Ongoing	LPB Meetings	Encouraged to attend LGA seminars, provided with monthly bulletins and given an overview of recent PO decisions
REG3	Conflicts of Interest	2	5	10	• Training of new Pension Board Members	Scheme Manager	As Required	LPB Meetings	Provided access to TPR online training and training from LGA
					• Awareness and understanding of relevant documentation as per TPR General Code - Governing Body, Knowledge and Understanding Requirements	Scheme Manager	Annual	LPB Meetings	
REG4	Conflicts of Interest	2	5	10	All Pension Board members to declare any conflicts				
REG4	Failure to comply with TPR deadlines	5	7	35	• Conflicts of interest policy in place and fully understood	Scheme Manager	Annual	Jul-26	Included in Terms of Reference
					• Request for interests to be declared at each meeting	Scheme Manager	Ongoing	LPB Meetings	Standing item on LPB agenda
REG4	Failure to comply with TPR deadlines	5	7	35	All pension Board members to keep up to date with TPR compliance deadlines				
					• Training of new Pension Board Members	Scheme Manager	Ongoing		
REG4	Failure to comply with TPR deadlines	5	7	35	• Technical advice and regular updates made available at LPB meetings	Scheme Manager	Ongoing		
						Scheme Manager	Ongoing		
Risk Reference	Risk Area 2 - Operations	Likelihood	Impact	Score	Main Control/ Specific Risk Reduction Actions	Owner	Test	Next review	Comment
OPS1	Member data incomplete or inaccurate	5	7	35	Data management and monitoring requirements under SLA fully understood and deemed adequate				
					• Monthly processes to monitor records and carry out reconciliation	Scheme Manager	Monthly	Jul-26	Monthly return sent to WYPF for immediate processing, reconciled against payroll deductions
					• Monthly KPI reporting on data issues – provide summary at each LPB meeting	Administrator/Scheme Manager	Ongoing	Jul-26	Monthly report received from WYPF
					• Data review arrangements in place including periodic address cleanse	Administrator/Scheme Manager	As Required	Jul-26	Done via monthly return, WYPF verify any changed addresses
					• Process to enact a Data Improvement Plan and report breaches, if required	Scheme Manager	As Required	Jul-26	Breach Policy agreed in July 2019
OPS2	Administration process failure / maladministration	4	8	32	Formal SLA in place with third party administrator and monitoring arrangements assessed as adequate				
					• Quarterly client meetings and monthly reports including KPIs	Scheme Manager	Monthly	Jul-26	Quarterly meetings attended by Pensions Manager
					• Ongoing dialogue between Scheme Manager and third party administrator, including process improvement plans	Scheme Manager	Ongoing		
					• Clear identification of roles, authority levels, data security and data protection processes	Scheme Manager	Ongoing		
					• Audit reporting on both third party administrator and Scheme Manager's processes	Scheme Manager	Annual	Jul-26	Monthly report received from WYPF
	• Disaster Recovery Plans up to date and appropriate	Scheme Manager	Annual	Jul-26					

					• Ability to commission independent assurance report, if required	Scheme Manager	As Required		
OPS3	Inadequate, late or inaccurate communications	5	7	35	Communication requirements fully understood and The Pensions Regulator's recommendations applied				
					• Communications provided under SLA fully understood and deemed adequate for basic requirements	Scheme Manager	Annual	Jul-26	
					• Ad hoc communications provided by LGA Pensions Adviser monitored, fully understood and tailored as necessary	Scheme Manager	Ongoing		
OPS4	Operational disaster	1	6	6	Business continuity procedures in place				
					• Third party scheme administrator Disaster Recovery Plan up to date and appropriate	Scheme Manager	Annual	As per internal audit cycle	
					• Scheme Manager Disaster Recovery Plan up to date and appropriate	Scheme Manager	Annual	As per internal audit cycle	
					• Contracts and other essential documents recorded on a central database	Scheme Manager	Annual	As per internal audit cycle	
OPS5	Resignation/retirement of internal pensions practitioner	2	10	20	Succession planning				
					• All pension process and project information kept within HR Pensions shared area and is clearly indexed	Scheme Manager	Annual	Jul-26	
					• Process documents/checklists created	Scheme Manager	Annual	Jul-26	
					• Training and support available from administrator and/or LGA	Scheme Manager	Annual	Jul-26	
<b>Risk Reference</b>	<b>Risk Area 3 - Financial</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Score</b>	<b>Main Control/ Specific Risk Reduction Actions</b>	<b>Owner</b>	<b>Test</b>	<b>Next review</b>	<b>Comment</b>
FIN1	Excessive charges by suppliers/additional liabilities on the operating budget	3	2	6	Regular checks of transactions and charges against contract terms/ robust methodology used to forecast pension accounting data				
					• Annual review of scheme budget, quarterly review of cost incurred against budget	Scheme Manager	Quarterly	Jul-26	
					• Periodic review of suppliers	Scheme Manager	Annual	Jul-26	
					• Processes in place to ensure robustness of method to forecast and calculate pension accounting data. Liaise with third party administrator when making forecasting assumptions	Scheme Manager	Annual	Jul-26	
FIN2	Fraud/Fraudulent behaviour	1	10	10	Budget monitoring and appropriate payment processes including use of authorised signatories and data validation				
					• Monitor incoming and outgoing scheme funds and membership movements against scheme forecasts – reconcile actual transactions against forecasts	Scheme Manager	Monthly	Jul-26	
					• Authorisation of transactions in accordance with audit requirements and carried out by authorised signatories only	Scheme Manager	Ongoing	As per internal audit cycle	
					• Robust data validation processes in place by third party administrator and Scheme Manager to ensure all transactions authentic	Administrator/Scheme Manager	Ongoing	As per internal audit cycle	
					• Audit reporting on both third party administrator and Scheme Manager's processes	Scheme Manager	Annual	As per internal audit cycle	
<b>Risk Reference</b>	<b>Risk Area 4 - Funding</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Score</b>	<b>Main Control/ Specific Risk Reduction Actions</b>	<b>Owner</b>	<b>Test</b>	<b>Next review</b>	<b>Comment</b>
FUN1	Employer failure to pay correct contributions into scheme	1	10	10	Contribution deductions and payments – monthly reconciliation of schedule of payments due and amount paid across				
					• Processes in place to comply with regulatory requirements on contribution rates and pensionable pay definitions	Scheme Manager	Monthly	Jul-26	
<b>Risk Reference</b>	<b>Risk Area 5 - Age Discrimination Remedy</b>	<b>Likelihood</b>	<b>Impact</b>	<b>Score</b>	<b>Main Control/ Specific Risk Reduction Actions</b>	<b>Owner</b>	<b>Test</b>	<b>Next review</b>	<b>Comment</b>
REM1	Failure to issue Remediable Service Statements by 31 March 2025	10	8	80	Provision of all data to administrator				
					• Financial data provided to administrator before deadline	Scheme Manager	Monthly	Done	
					• Contributions, tax and interest data prepared in advance of request from administrator	Scheme Manager	Monthly	Done	
					• Administrator providing monthly updates to allow effective monitoring	Scheme Manager	Monthly	Sep-26	
	Unable to supply contingent decision				Support from payroll provider, work planning				In breach - WYPF providing monthly reports detailing progress made in issuing RSSs

REM2	(opt out) information on Remediable Service Statement	5	6	30	<ul style="list-style-type: none"> <li>• Contribution and pay information requested from payroll provider in agreed format</li> <li>• Robust records of contingent decision applications to enable planning and tracking of progress</li> </ul>	Scheme Manager	Monthly	Sep-26	
<b>Risk Reference</b>	<b>Risk Area 6 - Pensions Dashboards</b>	Likelihood	Impact	Score	Main Control/ Specific Risk Reduction Actions	Owner	Test	Next review	Comment
PDB1	Failure to connect in line with DWP guidance	2	10	20	<ul style="list-style-type: none"> <li>• Administrator project management</li> <li>• Administrator is responsible for multiple local authority and FRS schemes so has scale and expertise to implement requirements</li> <li>• Administrator made early appointment of integrated service provider</li> </ul>	Scheme Manager	Monthly	Sep-26	
					• Administrator in regular contact with The Pensions Regulator and providing updates on connection progress	Scheme Manager	Monthly	Sep-26	
PDB2	Insufficient matches from Find requests to member records	2	8	16	<ul style="list-style-type: none"> <li>• Administrator data quality and matching criteria</li> <li>• Administrator has digitised all member data to allow effective flow through dashboard ecosystem</li> <li>• Administrator has analysed member data and is testing of various matching scenarios</li> <li>• WYFRS supporting administrator with data cleansing; for example, address tracing for lost contact members</li> </ul>	Scheme Manager	Monthly	Sep-26	
					• Administrator data quality and submission of data by employer				
PDB3	Unable to produce View data for matched records	3	7	21	<ul style="list-style-type: none"> <li>• WYFRS provides monthly pay and service data in timely fashion to allow accurate benefit calculations</li> <li>• Administrator will need to hold annual benefit statement data electronically in future rather than on a PDF file</li> </ul>	Scheme Manager	Monthly	Sep-26	
<b>Risk Reference</b>	<b>Risk Area 7 - Matthews Remedy</b>	Likelihood	Impact	Score	Main Control/ Specific Risk Reduction Actions	Owner	Test	Next review	Comment
MAT1	Failure to produce Statements of Service to allow elections by 31 March 2025	2	8	16	<ul style="list-style-type: none"> <li>• Early and organised provision of statements by WYFRS</li> <li>• Returns of expression of interest forms and statement deadlines are tracked on central spreadsheet to allow effective work planning</li> <li>• Calculation process devised and data prepared in advance of project to avoid delays in calculations</li> </ul>	Scheme Manager	Monthly	Sep-26	Election deadline due to be extended until 31/03/2027
MAT2	Policy changes mid-project implemented by Home Office	8	3	24	<ul style="list-style-type: none"> <li>• Expectations of members are managed and future work planned</li> <li>• Likely affected members identified, communicated with and clearly labelled on data</li> <li>• Data prepared to allow quick processing of cases once regulations are amended</li> </ul>	Scheme Manager	Monthly	Sep-26	



## The Pensions Regulator

### PSPS Governance and Administration Survey 2025-26

**This document is intended to be used as a guide to help you gather the information required for the survey. Please note, however, that we need you to complete the questionnaire through the [online survey link](#) contained in your invitation email.**

Thank you for taking the time to complete this survey. Please answer the questions in relation to the scheme referenced in your invitation email. Where the scheme is locally administered, we mean the sub-scheme or fund administered by the local scheme manager.

Your responses will be kept anonymous unless you consent otherwise at the end of the survey. Linking your scheme name to your answers will help inform The Pensions Regulator's (TPR's) engagement with you in the future

This survey should be completed by the scheme manager or by another party on behalf of the scheme manager. They should work with the pension board chair to complete it, and other parties (e.g. the administrator) where appropriate.

There is a space at the end of the survey to add comments about your answers where you feel this would be useful.

#### SECTION A – GOVERNANCE

The first set of questions is about how your pension board works in practice.

##### A1. EVERYONE TO ANSWER

Focusing on the scheme's pension board meetings in the last 12 months, please tell us the following:

*Please write in the number for each of a-c below. Please include any board meetings that were held remotely (e.g. via teleconference or online meeting software)*

- a) Number of board meetings that were scheduled to take place (in the last 12 months) **2**
- b) Number of board meetings that actually took place (in the last 12 months) **2**
- c) Number of board meetings that were attended by the scheme manager or their representative (in the last 12 months) **2**

##### A2. ANSWER IF KNOW NUMBER OF BOARD MEETINGS THAT TOOK PLACE (A1b=0+)

Thinking about the number of pension board meetings that took place, was this more, the same or less than in the previous 12 month period?

*Please select one answer only*

- 1. More
- 2. Same**
- 3. Less
- 4. Don't know

**A3. EVERYONE TO ANSWER**

**Do the scheme manager and pension board have sufficient time to run the scheme properly?**

*Please select one answer only*

1. Yes
2. No
3. Don't know

**A4. EVERYONE TO ANSWER**

**Do the scheme manager and pension board have sufficient resources to run the scheme properly?**

**By resources we mean staffing, IT/systems and available budget.**

*Please select one answer only*

1. Yes
2. No
3. Don't know

**A5. EVERYONE TO ANSWER**

**Do the scheme manager and pension board have access to all the knowledge, understanding and skills necessary to properly run the scheme?**

*Please select one answer only*

1. Yes
2. No
3. Don't know

**A6. EVERYONE TO ANSWER**

**How often does the scheme manager or pension board carry out an evaluation of the knowledge, understanding and skills of the board as a whole in relation to running the scheme?**

*Please select one answer only*

1. At least monthly
2. At least quarterly
3. At least every six months
4. At least annually
5. Less frequently
6. Never
7. Don't know

**A7. EVERYONE TO ANSWER**

**Has the knowledge and understanding of the entire pension board been assessed against the expectations set for board members by TPR?**

*Please select one answer only*

1. Yes
2. No
3. Don't know

**A8. EVERYONE TO ANSWER**

**On average, how many hours of training per year does each pension board member have in relation to their role on the pension board?**

**We appreciate that this may differ for individual board members, but please provide your best estimate of the average hours.**

*Please write in the number below*

0 hours per year

**A9. EVERYONE TO ANSWER**

**Does the pension board believe that in the last 12 months it has had access to all the information about the operation of the scheme it has needed to fulfil its functions?**

*Please select one answer only*

- 1. Yes
- 2. No
- 3. Don't know

**A10. EVERYONE TO ANSWER**

**Does the scheme (or the sponsoring body) have a succession plan in place for the members of the pension board?**

**By this we mean a plan or process for how you will find, appoint and train suitable new members of the pension board to replace any existing board members who leave or retire.**

*Please select one answer only*

- 1. Yes
- 2. No
- 3. Don't know

**A11. EVERYONE TO ANSWER**

**To what extent do you agree or disagree with the following...?**

<i>Please select one answer per row</i>	Strongly disagree	Tend to disagree	Neither agree nor disagree	Tend to agree	Strongly agree	Don't know
<b>Pension board members have a good range of relevant experience</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The pension board is diverse in terms of protected characteristics such as age, gender, ethnicity and disability</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The pension board has the right knowledge, skills and capabilities to deal with the advice and recommendations it needs to provide</b>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The pension board has a good mix of cognitive diversity (i.e. people with different ways of thinking, problem-solving and approaching decisions)</b>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The chair drives and promotes equality, diversity and inclusion within the board</b>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**SECTION B – MANAGING RISKS**

The next set of questions is about managing risks.

**B1. EVERYONE TO ANSWER**

Does your scheme have adequate processes for governing the following?

<i>Please select one answer per row</i>	Yes	No	Don't know	Not applicable
<b>Conflicts of interest</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The knowledge and skills of pension board members</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Identifying and reporting breaches of law</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Resolving contribution and payment issues</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>LGPS SCHEMES ONLY: Assessing and managing investment risks to the scheme</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Assessing and managing operational risks to the scheme</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Ensuring accuracy of scheme and member data</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Monitoring and managing the performance of advisers and service providers</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>LGPS SCHEMES ONLY: Monitoring scheme investments</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The maintenance of IT systems and cyber controls</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Ensuring compliance with statutory disclosures</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**B2. ANSWER IF HAVE ANY ADEQUATE PROCESSES (YES AT ANY B1 OPTION)****When were these processes last reviewed by the scheme manager or pension board?**

<i>Please select one answer per row (just for those selected at B1)</i>	In the last 12 months	More than 12 months ago but less than 3 years ago	More than 3 years ago	Never been reviewed	Don't know
<b>Conflicts of interest</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The knowledge and skills of pension board members</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Identifying and reporting breaches of law</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Resolving contribution and payment issues</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>LGPS SCHEMES ONLY: Assessing and managing investment risks to the scheme</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Assessing and managing operational risks to the scheme</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Ensuring accuracy of scheme and member data</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Monitoring and managing the performance of advisers and service providers</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>LGPS SCHEMES ONLY: Monitoring scheme investments</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>The maintenance of IT systems and cyber controls</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Ensuring compliance with statutory disclosures</b>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**B3. ANSWER IF HAD ANY BOARD MEETINGS IN LAST 12 MONTHS (A1b=1+)****In the last 12 months, how many pension board meetings reviewed the scheme's exposure to new and existing risks?***Please write in the number below***1**

**B4. EVERYONE TO ANSWER**

**To what do the top three governance and administration risks facing your scheme relate?**

*Please select up to three options below*

1. Securing compliance with changes in scheme regulations
2. Ensuring the scheme is compliant with the pensions dashboards requirements
3. Lack of resources/time
4. Recruitment and retention of staff or knowledge
5. Risks related to the remediation of age-related discrimination (McCloud/Sergeant)
6. Risks associated with other remediation or rectification exercises (e.g. reputational, complaints, resourcing etc.)
7. Record-keeping (i.e. the receipt and management of correct data)
8. Production of Annual Benefit Statements
9. Systems failures (IT, payroll, administration systems, etc.)
10. Cyber risk (i.e. the risk of loss, disruption or damage to a scheme or its members as a result of the failure of its IT systems and processes)
11. Administrator issues (expense, performance, etc.)
12. Increases in ‘business as usual’ workload (e.g. restructuring which leads to increased retirement or redundancy quotes)
13. Guaranteed Minimum Pension (GMP) reconciliation
14. Scheme funding or investment (including asset pooling)
15. Impact of wider political decisions (e.g. local government reorganisation)
16. Other (please specify): .....
17. Don’t know

**B5. EVERYONE TO ANSWER**

**Which, if any, of the following actions have you taken in relation to the remediation of age-related discrimination in the 2015 schemes (often referred to as McCloud or Sergeant)?**

*Please select all the options that apply*

1. Assessed the possible long-term administration impacts
2. Carried out immediate detriment calculations
3. Assessed any additional resources likely to be required for ‘business as usual’ services
4. Secured budget for additional requirements
5. Recruited additional staff
6. Completed relevant system changes
7. Engaged with your Scheme Advisory Board or relevant authority
8. Provided specific information to members
9. Established a dedicated project team
10. Taken other actions (please specify): .....
11. None of these
12. Don’t know

**B6. EVERYONE TO ANSWER**

**How confident does the pension board feel in identifying and evaluating any risks related to each of the following?**

<i>Please select one answer per row</i>	Not				
	Not at all confident	particularly confident	Fairly confident	Very confident	Don't know
<b>Regulatory and legislative</b>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>LGPS SCHEMES ONLY: Investment</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Scheme funding</b>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>LGPS SCHEMES ONLY: Climate change and ESG (environmental, social and governance)</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Cyber control</b>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Administration and data</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

**SECTION C – ADMINISTRATION AND RECORD-KEEPING PROCESSES**

The next set of questions is about administration and record-keeping.

**C1. EVERYONE TO ANSWER**

**Does the scheme have an administration strategy?**

**By this we mean policies and procedures that set out the responsibilities of the scheme governing body, administrators and its employer(s).**

*Please select one answer only*

1. Yes
2. No
3. Don't know

**C2. EVERYONE TO ANSWER**

**Which of the following best describes the scheme's administration services?**

*Please select one answer only*

1. Delivered in house
2. Undertaken by another public body (e.g. a county council) under a shared service agreement or outsource contract
3. Outsourced to a commercial third party
4. Other
5. Don't know

**C3. ANSWER IF HAD ANY BOARD MEETINGS IN LAST 12 MONTHS (A1b=1+)**

**In the last 12 months, how many pension board meetings had administration as a dedicated item on the agenda?**

*Please write in the number below*

2

**C4. EVERYONE TO ANSWER**

**Does the scheme's administrator have a formal data management plan or policy?**

**A data management plan or policy formally records the scheme's approach to managing and improving its pension scheme data.**

*Please select one answer only*

1. Yes
2. No
3. Don't know

**C5. ANSWER IF HAVE A DATA MANAGEMENT PLAN/POLICY (C4=1)**

**Does this data management plan or policy set out any of the following?**

*Please select one answer per row*

	Yes	No	Don't know
a) What data is held or used	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Where data is received from or transferred to	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Processes for receiving, sharing and managing data	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) Data quality controls in place (e.g. validation checks)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) The approach to measuring data and steps being taken to improve data (e.g. an improvement plan)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) A data governance framework	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

**C6. EVERYONE TO ANSWER**

**Have you conducted any specific data improvement work in the past 12 months?**

*Please select one answer only*

1. Yes
2. No
3. Don't know

**C7. EVERYONE TO ANSWER**

**Is your scheme single employer or multi-employer?**

*Please select one answer only*

1. Single employer scheme (i.e. used by just one employer)
2. Multi-employer scheme (i.e. used by several different employers)

**C8. ANSWER IF SINGLE EMPLOYER SCHEME (C7=1)**

**In the last 12 months, has your participating employer...**

*Please select one answer per row*

	Yes	No	Don't know
a) Always provided you with accurate and complete data?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Always submitted the data required each month to you on time?	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

**C9. ANSWER IF SINGLE EMPLOYER SCHEME (C7=1)**

**And in the last 12 months, has your participating employer submitted data to you electronically?**

*Please select one answer only*

- 1. Yes – all data
- 2. Yes – some but not all data
- 3. No
- 4. Don't know

**C10. ANSWER IF MULTI EMPLOYER SCHEME (C7=2)**

**To the best of your knowledge, in the last 12 months what proportion of your scheme's employers have...**

*Please write in the percentage (from 0% to 100%) in each box. If you don't know exactly, please give approximate percentages. By 'data' we are referring to member or contribution data.*

- ~~a) Always provided you with accurate and complete data? .....~~ %
- ~~b) Always submitted the data required each month to you on time? .....~~ %

**C11. ANSWER IF MULTI EMPLOYER SCHEME (C7=2)**

**And in the last 12 months, what proportion of your scheme's employers have...**

*Please write in the percentage in each box – these three figures should add up to 100%. If you don't know exactly, please give approximate percentages.*

- ~~Submitted all data to you electronically? .....~~ %
- ~~Submitted some but not all data to you electronically? .....~~ %
- ~~Not submitted any data to you electronically? .....~~ %

**C12. EVERYONE TO ANSWER**

**Do you automatically test the data received from the employer(s) (i.e. automatic validation)?**

**For example, checking that there are no duplicate National Insurance numbers or that postcodes are in a valid format.**

*Please select one answer only*

- 1. Yes
- 2. No
- 3. Don't know

**C13. EVERYONE TO ANSWER**

**Do you provide information or training to the employer(s) on the data they need to provide?**

*Please select one answer only*

- 1. Yes
- 2. No
- 3. Don't know

**C14. EVERYONE TO ANSWER**

**In the last 2 years, would you say that the budget you've spent on managing and/or improving the scheme's data has increased, stayed the same or decreased?**

**In this context we're referring to data about scheme members such as personal identifiers (e.g. name, national insurance number), contribution records, etc.**

*Please select one answer only*

- 1. Increased
- 2. Stayed the same
- 3. Decreased
- 4. Don't know

**C15. ANSWER IF BUDGET FOR MANAGING/IMPROVING DATA HAS INCREASED (C14=1)**

**What were the reasons for this increased spend on managing and/or improving the scheme's data?**

*Please select all the options that apply*

- 1. Due to increased focus or scrutiny by TPR
- 2. To deliver special project requirements (such as changing administrator or preparing for pensions dashboards)
- 3. To identify and address scheme issues (such as improving understanding of the risks to the scheme, addressing data issues or correcting data errors)
- 4. To drive efficiencies and cost savings
- 5. To deliver improved services to members (e.g. online portals, improved delivery of Annual Benefit Statements)
- 6. To prepare for remediation
- 7. Other reason (please specify): .....
- 8. Don't know

**C16. EVERYONE TO ANSWER**

**In the next 2 years, do you expect your budget for managing and/or improving data to...?**

*Please select one answer only*

- 1. Increase
- 2. Stay the same
- 3. Decrease
- 4. Don't know

**C17. EVERYONE TO ANSWER**

**In the last 2 years, would you say that the investment you've made in administration technology and/or automation has increased, stayed the same or decreased?**

*Please select one answer only*

- 1. Increased
- 2. Stayed the same
- 3. Decreased
- 4. Don't know

**C18. ANSWER IF INVESTMENT IN ADMINISTRATION TECHNOLOGY/AUTOMATION HAS INCREASED (C17=1)**

**What were the reasons for this increased investment in administration technology and/or automation?**

*Please select all the options that apply*

1. Due to increased focus or scrutiny by TPR
2. To prepare for the pensions dashboards
3. To prepare for remediation
4. To reduce errors and complaints
5. To drive efficiencies and cost savings
6. To deliver improved services to members (e.g. online portals, improved delivery of Annual Benefit Statements)
7. To implement digital or biometric checks
8. Other reason (please specify): .....
9. Don't know

**C19. EVERYONE TO ANSWER**

**In the next 2 years, do you expect your budget for administration technology and/or automation to...?**

*Please select one answer only*

1. Increase
2. Stay the same
3. Decrease
4. Don't know

**SECTION D – ANNUAL BENEFIT STATEMENTS**

**The next set of questions is about members' Annual Benefit Statements (ABS).**

**D1. EVERYONE TO ANSWER**

**In 2025, in which of the following ways were your active members sent their ABS?**

*Please select all the options that apply*

1. Via a digital online portal,
2. By post
3. Other way(s) (please specify): .....
4. Don't know

**D2. ANSWER IF ABS SENT VIA DIGITAL PORTAL (D1=1)**

**How are members notified that their ABS is available on the portal?**

*Please select all the options that apply*

1. Email from the scheme
2. Letter from the scheme
3. Informed by the employer
4. Other (please specify): .....
5. Don't know





**D13. ANSWER IF LESS THAN 100% OF MEMBERS RECEIVED RSS BY DEADLINE AT D11**

**For those RSS's that could not be issued in time to meet the statutory deadline, what were the main reasons for missing this deadline?**

*Please select a maximum of three answers*

1. Lack of resources or time
2. Complexity of the remedy calculations
3. Lack of necessary data
4. Recruitment, training and retention of staff and knowledge
5. Delays in receiving regulations/guidance
6. Lack of knowledge, effectiveness or leadership among key personnel
7. Issues with systems (IT, administration systems, etc.)
8. Lack of automation of calculations
9. Competing regulatory priorities (e.g. pensions dashboards requirements)
10. Other reason (please specify): .....
11. Don't know

**D14. ANSWER IF LESS THAN 100% OF MEMBERS RECEIVED RSS BY DEADLINE AT D11**

**Was the missed deadline for issuing affected members their RSS reported to TPR?**

*Please select one answer only*

1. Yes - and Breach of Law report made
2. Yes - but decided not to make a Breach of Law report
3. No - not reported
4. Don't know

~~D15. ANSWER IF MISSED RSS DEADLINE WAS NOT REPORTED TO TPR (D14=3)~~

~~**What was the main reason for not reporting the breach?**~~

~~*Please select one answer only*~~

- ~~1. Not material – few statements affected~~
- ~~2. Not material – very short delay~~
- ~~3. Other reason (please specify): .....~~
- ~~4. Don't know~~

**D16. ANSWER IF NOT LGPS**

**Has your scheme used the regulatory discretion to defer the statutory deadline for issuing some or all RSS's?**

*Please select one answer only*

1. Yes
2. No
3. Don't know

~~D17. ANSWER IF USED REGULATORY DISCRETION TO DEFER RSS (D16=1)~~

~~**Has your scheme manager made a written record of any decision to exercise the discretion regarding a particular member or class of members, which includes a full description of the reasons for the decision?**~~

~~*Please select one answer only*~~

- ~~1. Yes~~
- ~~2. No~~
- ~~3. Don't know~~

**D18. ANSWER IF LESS THAN 95% OF MEMBERS RECEIVED RSS BY DEADLINE AT D11**

**At what point do you expect 95% of your RSS's to have been issued?**

*Please select one answer only*

1. Have already reached this target
2. Within 6 months
3. Within 1 year
4. Within 2-3 years
5. Over 3 years
6. Don't know

**D19. ANSWER IF NOT YET REACHED 95% TARGET (D18=2-5)**

**Looking forwards, how confident are you that this timescale will be met?**

*Please select one answer only*

1. Very confident
2. Fairly confident
3. Not particularly confident
4. Not at all confident
5. Don't know

**D20. ANSWER IF LESS THAN 100% OF MEMBERS RECEIVED RSS BY DEADLINE AT D11**

**Have you communicated with those members whose RSS's have missed the statutory deadline?**

*Please select one answer only*

1. Yes, they have been informed of the delay and given an estimated date for their RSS to be issued
2. Yes, they have been informed of the delay but not given an estimated date
3. No
4. Don't know

**SECTION E – REPORTING BREACHES**

**The next set of questions is about the scheme's approach to dealing with any breaches of the law.**

**E1. EVERYONE TO ANSWER**

**Do you maintain documented records of any breaches of the law identified?**

*Please select one answer only*

1. Yes
2. No
3. Don't know

**E2. ANSWER IF MAINTAIN RECORDS OF BREACHES OF THE LAW (E1=1)**

**Do these records include the decision taken on whether or not to report the breach of the law to TPR?**

*Please select one answer only*

1. Yes
2. No
3. Don't know

**E3. EVERYONE TO ANSWER**

**In the last 12 months, have you identified any breaches of the law that were not related to Annual Benefit Statements or Remediable Service Statements?**

*Please select one answer only*

- 1. Yes
- 2. No
- 3. Don't know

**E4. ANSWER IF IDENTIFIED ANY BREACHES OF THE LAW NOT RELATED TO ABS OR RSS (E3=1)**

**What were the root causes of the breaches identified?**

*Please select all the options that apply*

- 1. ~~Systems or process failure~~
- 2. ~~Failure to maintain records or rectify errors~~
- 3. ~~Management of transactions (e.g. errors or delays in payments of benefits)~~
- 4. ~~Failure of the employer(s) to provide timely, accurate or complete data~~
- 5. ~~Late or non-payment of contributions by the employer(s)~~
- 6. ~~Other employer-related issues (please specify): .....~~
- 7. ~~Something else (please specify): .....~~
- 8. ~~Don't know~~

**E5. ANSWER IF IDENTIFIED ANY BREACHES OF THE LAW NOT RELATED TO ABS OR RSS (E3=1)**

**In the last 12 months, have you reported any breaches to TPR as you thought they were materially significant? Please do not include any breaches that related to Annual Benefit Statements or Remediable Service Statements.**

*Please select one answer only*

- 1. ~~Yes~~
- 2. ~~No~~
- 3. ~~Don't know~~

**SECTION F – IMPROVEMENTS TO GOVERNANCE AND ADMINISTRATION**

The next set of questions is about your progress in addressing governance and administration issues.

**F1. EVERYONE TO ANSWER**

**What do you believe are the top three factors behind any improvements made to the scheme's governance and administration in the last 12 months?**

*Please select up to three options below*

- 1. Improved understanding of underlying legislation and standards expected by TPR
- 2. Improved engagement by TPR
- 3. Improved understanding of the risks facing the scheme
- 4. Resources increased or redeployed to address risks
- 5. Administrator action (please specify): .....
- 6. Scheme manager action (please specify): .....
- 7. Pension board action (please specify): .....
- 8. Other (please specify): .....
- 9. No improvements made to governance/administration in the last 12 months
- 10. Don't know

**F2. EVERYONE TO ANSWER**

**What are the main three barriers to improving the governance and administration of your scheme over the next 12 months?**

*Please select up to three options below*

1. Lack of resources or time
2. Complexity of the scheme
3. The volume of changes that are required to comply with legislation
4. Recruitment, training and retention of staff and knowledge
5. Lack of knowledge, effectiveness or leadership among key personnel
6. Poor communications between key personnel (board, scheme manager, administrator, etc.)
7. Employer compliance
8. Issues with systems (IT, payroll, administration systems, etc.)
9. The remediation process (also referred to as 'McCloud' or 'Sergeant')
10. The pensions dashboards requirements
11. Other (please specify): .....
12. There are no barriers
13. Don't know

**SECTION G – GENERAL CODE OF PRACTICE**

**The next set of questions is about TPR's General Code of Practice. This consolidates ten of TPR's previous codes of practice and covers aspects of governance common to all types of scheme.**

**G1. EVERYONE TO ANSWER**

**How familiar are you with the expectations set out in the General Code of Practice?**

*Please select all the options that apply*

1. You have a very good understanding of it
2. You have a fairly good understanding of it
3. You know a little bit about it
4. You are aware of it but know nothing about it
5. You were not aware of the General Code before today
6. Don't know

**G2. ANSWER IF AWARE OF GENERAL CODE (G1=1-4)**

**Has the governing body compared the scheme's governance processes with the General Code of Practice to identify any gaps where improvements are required?**

*Please select one answer only*

1. Yes
2. No, but plan to do this (or are in the process of doing this)
3. No, and no plans to do this
4. Don't know

~~**G3. ANSWER IF HAVE COMPARED PROCESSES AGAINST GENERAL CODE (G2=1)**~~

~~**Did you identify any gaps where improvements were required?**~~

~~*Please select one answer only*~~

- ~~1. Yes~~
- ~~2. No~~
- ~~3. Don't know~~

**G4. ANSWER IF IDENTIFIED ANY GAPS (G3=1)**

**Thinking about the gaps that you identified in the scheme’s governance processes, have you...?**

*Please select one answer only*

- 1. Already remedied these
- 2. Started work to remedy these
- 3. Or not yet started work to remedy these
- 4. Don’t know

**G5. ANSWER IF AWARE OF GENERAL CODE (G1=1-4)**

**Based on what you know about it, to what extent do you agree or disagree that the General Code of Practice has...?**

<i>Please select one answer per row</i>	Strongly disagree	Tend to disagree	Neither agree nor disagree	Tend to agree	Strongly agree	Don’t know
<b>Improved how this scheme is governed</b>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Increased the work required by this scheme to meet TPR’s expectations</b>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>Made it easier to understand TPR’s expectations</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

**SECTION H – ATTRIBUTION**

Thank you for completing this survey. Your responses will help TPR understand how schemes are progressing and any issues they may face, which will inform further policy and product developments. Before you submit your answers, there are just a few more questions about your survey responses.

**H1. EVERYONE TO ANSWER**

**Which of the following best describes your role within the pension scheme?**

*Please select one answer only*

- 1. Scheme manager\*
- 2. Representative of the scheme manager
- 3. Pension board chair
- 4. Pension board member
- 5. Administrator
- 6. Other (please specify): .....

*\*In this survey ‘scheme manager’ refers to the definition within the Public Service Pensions Act, e.g. the Local Authority, Fire and Rescue Authority, Police Pensions Authority, Secretary of State/Minister or Ministerial department.*

**H2. EVERYONE TO ANSWER**

**What other parties did you consult with to complete this survey?**

*Please select all the options that apply*

- 1. Scheme manager
- 2. Representative of the scheme manager
- 3. Pension board chair
- 4. Pension board member
- 5. Administrator
- 6. Other
- 7. Did not consult with any other parties

**H3. EVERYONE TO ANSWER**

**To inform TPR’s engagement going forward, they would like to build an individual profile of your scheme by linking your scheme name to your survey answers. This will only be used for internal purposes by TPR and your scheme name would not be revealed in any published report.**

**Are you happy for your responses to be linked to your scheme name and supplied to TPR for this purpose?**

*Please select one answer only*

- 1. Yes, I am happy for my responses to be linked to my scheme name and supplied to TPR for this purpose
- 2. No, I would like my responses to remain anonymous

**H4. EVERYONE TO ANSWER**

**And would you be happy for the responses you have given to be linked to your scheme name and shared with the relevant scheme advisory board?**

**This is to help inform the advisory boards of areas for improvement and to further their engagement with pension boards.**

*Please select one answer only*

- 1. Yes, I am happy for my responses to be linked to my scheme name and shared with the relevant advisory board
- 2. No, I would like my responses to remain anonymous

**H5. EVERYONE TO ANSWER**

**Please record your name below. This is just for quality control purposes and will not be passed on to TPR.**

*Please write in below*

.....

**H6. EVERYONE TO ANSWER**

**Finally, please use the space below if you have any other comments or would like to clarify/ explain any of the answers you have given.**

*Please write in below if applicable*

.....  
.....  
.....  
.....

**Thank you. Please now submit your responses through the [online survey link](#) contained in your invitation email. If you have any queries or technical issues please contact James Murray (Director, OMB Research) at [james.murray@ombresearch.co.uk](mailto:james.murray@ombresearch.co.uk)**



OFFICIAL

Agenda item: 11

## Pensions Ombudsman Update

### Local Pension Board

---

**Date:** 3 July 2026

**Submitted by:** Director of People and Culture

---

**Purpose:** To present members with information on recent Pensions Ombudsman (TPO) decisions related to the Firefighters' Pension Scheme and other relevant schemes.

**Recommendations:** That the report is noted

**Summary:** It is a requirement of the Public Service Pensions Act 2013, and subsequent 2015 regulations, for members of a Local Pension Board to have a knowledge and understanding of the law relating to pensions and such other matters.

It is advised by the Local Government Association that, to secure compliance with the legislation relating to the governance and administration of the Firefighter Pension Schemes, members should review Pensions Ombudsman cases.

---

Local Government (Access to information) Act 1972

**Exemption Category:** None

**Contact Officer:** James Clarkson – Pensions Manager  
[James.Clarkson@westyorksfire.gov.uk](mailto:James.Clarkson@westyorksfire.gov.uk)  
01274 682311 ext. 680157

**Background papers open to inspection:** None

**Annexes:** Annex A – TPO Case CAS-90404-K0X2

## 1. Introduction

- 1.1 It is a requirement under the Public Service Pensions Act regulations that members of a Local Pension Board had a knowledge and understanding of the governance and administration of the relevant pension schemes.
- 1.2 An update has been provided on 1 Pensions Ombudsman decision that was published in the period 1 December 2025 to 31 May 2026.

## 2. Information

### 2.1 Case 1 - CAS-90404-K0X2 (see **Annex A**)

- 2.1.1 This case concerns a former retained firefighter employed by WYFRS, who retired on ill-health grounds following an on-duty injury in 1997. The complaint, however, relates to the actions of the scheme administrator, West Yorkshire Pension Fund (WYPF).
- 2.1.2 At retirement, Mr L was issued a benefit statement indicating that a spouse's pension of £5,163.34 per annum would be payable in the event of his death. However, neither the statement nor the accompanying documentation made clear that this benefit was discretionary and contingent on his death being linked to the injury.
- 2.1.3 Mr L was not provided with full and accurate information regarding the spouse's pension until 2022, when WYPF identified the issue following a separate case and subsequently contacted affected pensioners.
- 2.1.4 Mr L contended that he had relied on the original statement when planning his and his wife's financial future, and that the quoted spouse's pension should therefore be honoured irrespective of the cause of death.
- 2.1.5 WYPF acknowledged that it had failed to provide complete and accurate information at the time of retirement. However, it maintained that any spouse's pension entitlement must be determined strictly in accordance with the scheme regulations.
- 2.1.6 The Ombudsman agreed that Mr L had no automatic legal entitlement to the spouse's pension under the scheme rules. However, it found that WYPF's maladministration had resulted in a loss of expectation. Given the significant delay of approximately 25 years before the correct position was communicated, the Ombudsman concluded that Mr L had suffered serious non-financial injustice and awarded £1,000 in compensation.
- 2.1.7 This case highlights the importance of identifying and correcting errors or misinformation promptly. The prolonged period before the error was rectified

was a key factor in the Ombudsman's decision to award compensation for distress and inconvenience.

- 2.1.8 It also underlines the need for particular care in non-standard cases, such as injury awards, to ensure that all communications accurately reflect the conditions and limitations of the benefits payable, and that standard templates are appropriately tailored.

### **3. Financial Implications**

- 3.1 There are no financial implications arising directly from this report.

### **4. Legal Implications**

- 4.1 The Monitoring Officer has considered this report and is satisfied it is presented in compliance with the Authority's Constitution.

### **5. People and Diversity Implications**

- 5.1 There are no People and or Diversity implications arising directly from this report.

### **6. Equality Impact Assessment**

- 6.1 Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance?: No

### **7. Health, Safety and Wellbeing Implications**

- 7.1 There are no health, safety and wellbeing implications arising directly from this report.

### **8. Environmental Implications**

- 8.1 There are no environmental implications arising directly from this report.

### **9. Risk Management Implications**

- 9.1 There are no risk management implications arising directly from this report.

### **10. Duty to Collaborate Implications (Police and Crime Act 2017)**

- 10.1 There are no duty to collaborate implications arising directly from this report

### **11. Your Fire and Rescue Service Priorities**

11.1 This report links with the Community Risk Management Plan 2025-28 strategic priorities below:

- Prioritise a people first mindset through ethical and professional leadership and management
- Further develop a culture of excellence, equality, learning, and inclusion.

## **12. Conclusions**

12.1 This report is for information only.

## Ombudsman's Determination

Applicant	Mr L
Scheme	The Firefighters' Pension Scheme 1992 ( <b>the Scheme</b> )
Respondent	West Yorkshire Pension Fund ( <b>the Administrator</b> )

## Outcome

1. Mr L's complaint is partly upheld. To put matters right the Administrator shall pay Mr L £1,000 in recognition of the severe distress and inconvenience which he has suffered.
2. My reasons for reaching this decision are explained in more detail below.

## Complaint summary

3. Mr L has complained that upon retirement in 1997, the Administrator provided him with misleading information regarding the spouse's benefit entitlement available under the Scheme. Mr L says that for over 25 years he relied on the incorrect information in his financial planning. He does not want the Administrator's offer of £500 as compensation, but rather wants it to honour the spouse's benefit quoted to him previously (£5,163.34 payable to his wife in the event of his death).

## Background information, including submissions from the parties

4. The sequence of events is not in dispute, so I have only set out the main points. I acknowledge there were other exchanges of information between all the parties.
5. Mr L was employed as a retained firefighter by West Yorkshire Fire & Rescue Authority (**the Employer**). Due to an injury he sustained while on duty he was awarded a pension on ill health grounds, under Article J3 of the Firemen's Pension Scheme Order 1992 (**the 1992 Order**), payable from 26 April 1997. Article J3 is set out in the Appendix to this Determination.
6. On 16 April 1997, the Administrator wrote to Mr L and provided him with his benefit statement (**the 1997 statement**). Amongst other things, it stated that, as Mr L had retired on ill health grounds, his wife would be entitled to a spouse's benefit of £5,163.34. However, it did not state that this was in fact only payable subject to a

discretion held by West Yorkshire Fire & Rescue Authority, or that it was only payable in the event that the member died from the effects of the injury sustained either before or after retiring from service.

7. In August 2006, Article J3 of the Fireman's Pension Scheme Order 1992 was replaced by The Firefighters' Compensation Scheme (England) Order 2006 (**the Compensation Scheme**).
8. In 2017, the Administrator received clarification from HMRC that pensions for retained firefighters who retired on injury grounds were non-taxable.
9. On 10 April 2017, the Administrator wrote to Mr L informing him of a change to his pensions tax position due to his pension now being paid under the Compensation Scheme. It also instructed him how to claim overpaid tax.
10. In March 2022, the Administrator became aware that there was no spouse's benefit entitlement for retained firefighters under either the 1992 Order or the Compensation Scheme. This came to light due to the death of a scheme member who was also a retained firefighter and had retired in similar circumstances to Mr L. Upon the member's death, the Administrator conducted a review which identified that there was no automatic entitlement to a spouse's benefit. As a result, it contacted affected members to inform them.
11. As a result, on 10 March 2022, the Administrator wrote to Mr L and confirmed that his pension was now being paid under the Compensation Scheme, and also that there was no automatic entitlement to a spouse's benefit.
12. On 16 May 2022, the Administrator wrote to Mr L in response to a letter received from him. It again confirmed that his pension was paid under the Compensation Scheme and also that a spouse's benefit would only be payable if he died due to injury sustained in service.
13. On 18 July 2022, Mr L contacted the Employer, issued his complaint against the Administrator and requested his complaint be assessed under Stage 1 of its internal dispute resolution procedure (**IDRP**). He argued that:
  - The Administrator's letter of 10 March 2022 was the first time he was informed there was no automatic spousal entitlement. Rather, when he retired in 1997, he was provided information that a spousal entitlement would apply. Further, he was informed he would receive the same benefits as a full-time firefighter.
  - Although the Administrator said the 1992 Order did not cater for a spouse's benefit as of right, this was not communicated to him nor was he provided access to the full 1992 Order pension governance documents. Further, his retirement paperwork indicated that a spouse's benefit was payable.
  - He was provided with misleading information for 25 years before the Administrator informed him that there was no automatic spousal entitlement. Both he and his wife relied on the incorrect information for 25 years in making financial decisions.

Due to the duration and his present age, he now has no way to make up for the shortfall or provide his spouse with an income should she outlive him.

- Both the Administrator and the Employer acknowledge that he was not clearly informed of the relevant Scheme rules regarding spousal entitlement. The Administrator missed multiple opportunities to inform him of the requirements necessary for spousal entitlement to apply or reference it in his retirement paperwork. As such it was unacceptable that his wife has been denied automatic spousal entitlement.
14. On 28 July 2022, the Employer contacted Mr L to acknowledge his complaint and IDRPs Stage 1 application.
  15. On 21 September 2022, the Employer contacted Mr L and provided its IDRPs Stage 1 decision which upheld his complaint. After discussions with the Administrator, it acknowledged that Mr L was provided misleading information about the spouse's entitlement. It was only recently that the misleading information was clarified and corrected. As compensation for the distress and inconvenience suffered, the Administrator awarded Mr L £500.
  16. On 29 September 2022, Mr L emailed the Employer in response to its IDRPs Stage 1 decision. He rejected the £500 compensation as inadequate, equating to a mere two week's pension. He said again that the misleading information had impacted his financial planning, and he had relied on it for over 25 years. As a result of the Administrator's mistake, his wife would be left unprovided for in the event of his death, and he now had no opportunity to make alternative provisions for her.
  17. Mr L argued that the Administrator made a 'gross' administrative mistake that took 25 years to discover and, in admitting its mistake, should award him the automatic spouse's benefit promised to him when he retired in 1997.
  18. On 12 October 2022, Mr L contacted the Employer and submitted his IDRPs stage 2 application escalating his complaint. He reaffirmed his position as stated in his IDRPs application asking the Administrator to recognise the impact of its mistake and honour the spouses pension entitlement communicated in 1997. He also queried why the mistake persisted for 25 years before it was discovered. He speculated that other members were also misinformed hence the Administrator's letter in March 2022 to mitigate its mistake.
  19. On 1 November 2022, the Employer contacted Mr L and issued its IDRPs Stage 2 decision. It acknowledged that he was provided misleading information when he retired in 1997. However, Mr L's pension could only be paid in line with the Scheme's regulations, which were clear that as a retained firefighter he had no entitlement to a spouse's benefit. Hence, the Administrator found no legal basis for providing Mrs L with a spouse's benefit, should Mr L predecease her. Therefore, the offer of £500 compensation was appropriate.

20. Following the complaint being referred to The Pensions Ombudsman, Mr L and the Administrator made the following submissions.

### **Summary of Mr L's position**

21. The Administrator misinformed him for over 25 years that his wife was entitled to a spouse's benefit of £5,163.34. He relied on this in his financial planning when he retired in 1997. It was not until March 2022 that it informed him that there was no spouse's benefit which meant he has been left with no time to make alternative arrangements or mitigate the shortfall.
22. He finds the Administrator's compensation offer of £500 to be an attempt to dismiss the life changing impact of its mistake. By no fault of their own, both he and his wife had suffered distress and inconvenience as well as an actual financial loss. Had he been made aware of the misinformation sooner he would have made alternative arrangements. However, taking into consideration his age and the duration of the mistake it was too late for him to do so. Further, the Administrator had been dismissive of its fault.
23. He is not seeking compensation but maintains that as the mistake was caused by the Administrator, it should honour the spouse's benefit illustrated in his retirement documentation in 1997. He is therefore seeking the spouse's benefit of £5,163.34 illustrated in 1997.

### **Summary of the Administrator's position**

24. The Administrator accepts and acknowledges Mr L's complaint in part. It accepts that there was a significant period of time between the date Mr L retired in 1997 and when it communicated the mistake to him on 10 March 2022. In 2017 it received clarification from HMRC that as a retained firefighter, retired on injury grounds, his pension was non-taxable. It communicated this to Mr L in its letter of 10 April 2017 and provided instructions on reclaiming overpaid tax. However, at this stage it was not yet aware of the mistaken statements made in relation to the spouse's benefit entitlement.
25. Rather, it did not become aware of the impact until March 2022, when another member, who was also a retained firefighter in a similar position to Mr L, died. Upon becoming aware of the correct position, it contacted Mr L and other affected members to inform them that there was no automatic entitlement to a spouse's benefit. It therefore believes it took appropriate action to inform Mr L of the correct position at the first opportunity.
26. It argued that it was usually only at the point of retirement that the spousal entitlement, as a survivor's pension entitlement, was generally outlined to members. The updated information would only be provided upon request, which Mr L did in

2022. Therefore, there was no reason for it to provide the information in the intervening 25 years.

27. For the reasons set out above, in its IDRPs Stage 1 decision on 21 September 2022, it offered Mr L £500 in recognition of the distress and inconvenience suffered by the misleading information.

## **Adjudicator's Opinion**

28. Mr L's complaint was considered by one of our Adjudicators who concluded that there was maladministration. The Adjudicator's findings are summarised below:-

- The basic principle for negligent misstatement (in the absence of any additional legal claim) is that a scheme is not bound to provide a benefit in line with the incorrect information. A member is only entitled to receive the benefits provided under the scheme rules, that is, those based on the correct information accurately reflecting the scheme rules.
- Redress will only be made available if it can be shown that financial loss or non-financial injustice has flowed from the incorrect information given. For example, the member may have reasonably taken a decision in the expectation of receiving the higher benefits which they would not otherwise have done, such as retiring early. The Ombudsman will consider whether it is more likely than not that a member relied on the incorrect information to their detriment and that it was reasonable for them to do so.
- The Adjudicator found that it was reasonable for Mr L to rely on the misleading information considering the duration of the mistake, the misleading documentation in 1997 and the fact it was not discovered by the Administrator itself until March 2022. However, the misleading information did not automatically entitle Mr L to the incorrectly quoted spouse's benefit. The Scheme is not bound to follow the incorrect information and must operate under the Scheme's regulations. As such, Mr L is only legally entitled to receive the pension benefits and spousal entitlement provided under the Scheme's regulations.
- Having reasonably relied on the misleading information, Mr L did not suffer a financial loss but rather a loss of expectation. As under the Scheme's regulations there was no entitlement to an unconditional spousal entitlement, the Adjudicator could not find that there was financial loss. Further, considering he retired due to injury in 1997, it could not be concluded on the balance of probabilities that he would have acted differently regarding his choice to retire and/or leave that particular position with the Employer. However, the Adjudicator agreed that had Mr L been informed of the correct position regarding spousal entitlement sooner, he may have made different decisions but there was no evidence to support this assertion. Regardless, this amounted to a 'loss of expectation'.

- The Adjudicator believed that given the duration the error persisted over, Mr L was entitled to compensation for non-financial injustice. Awards for non-financial injustice are not intended to be corrective but rather a modest recognition of the distress and inconvenience he suffered as a result of the Administrator's maladministration. The Adjudicator concluded the Administrator's offer of £500 was insufficient to compensate Mr L for the distress and inconvenience he had suffered. Considering the prolonged duration and inability to mitigate for the shortfall, £1,000 compensation was considered appropriate.
29. Mr L did not accept the Adjudicator's Opinion, and the complaint was passed to me to consider. Mr L provided further comments and, after a further enquiry made of the Adjudicator, the Administrator also clarified its position on how Mr L was awarded a pension. These do not change the outcome. I agree with the Adjudicator's Opinion and note the additional points raised by Mr L for completeness.
30. In summary, Mr L said:-
- The financial loss element is a future loss that will occur if his wife outlives him. As such it is a direct future consequence of the Administrator's mistake that he is seeking to resolve now in the event his wife outlives him.
  - The method of considering the current financial loss as opposed to the future consequential financial loss provides more support for the mismanagement of the Administrator as opposed to the individuals who are wronged through no fault of their own.
  - The Administrator's compensation offer of £500 is an attempt to appease him rather than acknowledge the lifechanging impact of its mistake. He is not seeking compensation but rather the spousal entitlement promised to him at his retirement in 1997. The entitlement is not an expectation but rather a firm statement indicated as at the time of his retirement.

## Ombudsman's decision

31. Mr L has complained that, upon retirement in 1997, the Administrator provided him with misleading information regarding his spouse's benefit entitlement under the Scheme. For over 25 years he states that he has relied on the incorrect information in his financial planning. He does not want the Administrator's offer of £500 as compensation but rather wants it to honour the spouse's benefit of £5,163.34 in the event he predeceases his wife.
32. Mr L was a retained firefighter. Due to an injury sustained while on duty he was awarded a pension on ill health grounds, under Article J3 of the 1992 Order, payable from 26 April 1997. Article J3 applied specifically when "*a person who is a whole-time member of a brigade but is not a regular firefighter **suffers an injury***" [emphasis added]. Additionally, paragraph J3(3) explicitly set out that "*if the person dies from the effects of the injury*", then under J3(3)(a) the Employer "**may**... grant such pension

*and gratuity as they think fit to any surviving spouse* [emphasis added].’ The use of the word ‘may’ established it as a discretionary power and thus not an automatic entitlement, and even then the discretion could only be considered if Mr L died from his work-sustained injury. Having reviewed the 1992 Order, revised in 2006, I am satisfied that the Administrator’s understanding of Article J3 is correct.

## **Jurisdiction**

33. Following *Clark v Chief Constable of Derbyshire* [2024] EWCA Civ 676, [2024] ICR 1147, there has been discussion as to whether some injury compensation schemes fall within the jurisdiction of my Office. While benefits under the Compensation Scheme are likely to be outside my jurisdiction, I consider that benefits under the 1992 Order do fall within the definition of an ‘occupational pension scheme’ in section 1(5) of the Pension Schemes Act 1993, since the 1992 Order does not provide for standalone injury benefits.
34. I have therefore given some thought as to which of these two schemes the complaint relates to. It is not disputed that the Compensation Scheme did not apply when Mr Powell retired in 1997, or that the regulations relating to both ill health and injury pension payments were included within the 1992 Order. It is also recognised that, as a retained firefighter, Mr L is not entitled to all of the benefits set out in the 1992 Order in accordance with article A3, as set out below, that apply to a regular firefighter.
- “A3.—(1) Subject to paragraph (3), this Scheme applies in relation to regular firefighters and their spouses and dependants to the exclusion of pension provision under any enactment other than section 26 of the principal Act and the Social Security Act 1975(1).
- (2) In paragraph (1) “pension provision” means any provision for the payment of a pension, allowance or gratuity, on cessation of employment or on death, in respect of employment as a regular firefighter.
- (3) A person who is not a member of a brigade but whose employment is, under rule A4 or A5, treated for the purposes of this Scheme as employment as a regular firefighter is not a regular firefighter for the purposes of this rule.”
35. Nonetheless, as confirmed in the Administrator’s formal response to my office, he was awarded a pension in accordance with paragraph J3 of the 1992 Order (now repealed) but in force at the time of Mr L’s retirement, with the assumption made in accordance with paragraph J3(7) that he “was a regular firefighter of the rank of, as the case maybe, fireman or firewomen”.
36. When Mr L was granted this pension, he was (as is admitted by the Administrator) misinformed of the basis on which spouse’s benefits could become payable under the 1992 Order, only finding out that this information was not correct many years later. On that basis, as it is not disputed that Mr L was awarded a pension that was equivalent to that of a regular firefighter in accordance with the 1992 Order, or that the 1992 Order is an occupational pension scheme, I find that under s146(1) of the

Pension Schemes Act 1993 Mr L's application falls within my jurisdiction, as he has made a complaint to my office in respect of information given to him in respect of benefits then arising in respect of the 1992 Order, as an actual beneficiary of an occupational pension scheme who alleges that he has sustained an injustice.

## Estoppel

37. Mr L's argument is effectively one of estoppel, which I will deal with briefly before turning to negligent misstatement.

38. Noting the flexibility of estoppel and emphasising the absence of any rigidity in its requirements, Neuberger LJ provided helpful guidance in *Steria Ltd v Hutchison* [2006] EWCA Civ 1551, [2007] ICR 445:

*"91. ... If one had to identify a single factor which a claimant in an estoppel case has to establish in order to obtain some relief from the court it would be unconscionability ...*

*92. Such a broad formulation is a useful general guiding principle but unconscionability can, in many cases, be an issue upon which reasonable people can very easily differ (in relation both to whether the claimant has a valid claim and as to how that claim should be satisfied). Accordingly, one can well see why it is appropriate to have some more specific principles. The danger of having such principles, however, is that they can introduce an undue degree of rigidity into what is intended to be a flexible doctrine. ...*

*93. When it comes to estoppel by representation or promissory estoppel, it seems to be very unlikely that a claimant would be able to satisfy the test of unconscionability unless he could also satisfy the three classic requirements. They are (a) a clear representation or promise made by the defendant upon which it is reasonably foreseeable that the claimant will act, (b) an act on the part of the claimant which was reasonably taken in reliance upon the representation or promise, and (c) after the act has been taken, the claimant being able to show that he will suffer detriment if the defendant is not held to the representation or promise. Even this formulation is relatively broad brush, and it should be emphasised that there are many qualifications or refinements which can be made to it."*

39. As I consider at paragraph 46 below in relation to negligent misstatement, in my view the test for estoppel would not be met in this case due to an absence of any evidence of reliance, as well as the discretionary and contingent nature of the provision, such that unconscionability is also unlikely to be made out (*Catchpole v Trustees of the Alitalia Airlines Pension Scheme* [2010] EWHC 1809 (Ch), [2010] ICR 1405 at paragraphs 55 to 56<sup>1</sup> refer in relation to the discretionary aspect).

---

<sup>1</sup> See paragraph 56, where Warren J sets out that "*Where the exercise of a discretion or of a power of amendment is necessary to give rise to a benefit claimed by way of estoppel, it might be more difficult to say that it would be unconscionable for the Trustees [to] deny the claim since that would be to impute to them a*

40. A further difficulty also arises in relation to whether an argument of estoppel is available in this case at all. Although successful in *Catchpole v Trustees of the Alitalia Airlines Pension Scheme* [2010] EWHC 1809 (Ch), [2010] ICR 1405, examples in pensions law are few and far between, particularly where it is being used to argue that an incorrectly promised benefit should nonetheless be paid (as opposed to being used as a defence to, say, the recovery of an overpayment)<sup>2</sup>. As the cause of action would fail in any event, for the reasons given in the paragraph above, I do not go on to consider this further at this stage.

### **Negligent misstatement**

41. It is not disputed that the Administrator provided incorrect information to Mr L as to the spouse's entitlement which remained uncorrected for over 25 years. I accept that it informed Mr L and other affected members soon after it became aware of the mistake. Regardless, it failed to provide Mr L correct information at the point of retirement. The spousal entitlement condition for retained firefighters retiring on ill health and injury was clearly stated in the 1992 Order, as was the fact that it was a discretionary power rather than one which applied automatically.
42. Therefore, notwithstanding the above, it could be that Mr L is entitled to damages for negligent misstatement. The measure of loss for negligent misstatement is to seek to put the member in the position they would have been in if the negligent misstatement had not been made (rather than the entitlement that the member was allegedly promised, since benefits must strictly be paid on the basis of the scheme rules).
43. To succeed in a claim for negligent misstatement, it is broadly necessary to show that:
- 43.1. The person making the statement (in this case the Administrator) owed the person to whom the statement was made a duty of care;
- 43.2. There was a breach of the duty of care in that the Administrator fell below the standard of care i.e. the information provided was not correct and would not have been made by someone exercising reasonable care;
- 43.3. The person to whom the information was provided reasonably relied on the statement and thereby suffered loss, in that if the incorrect information had not been given, the member would have acted differently (satisfying the 'but for' test of causation); and
- 43.4. The loss suffered was not too remote (meaning it was of the kind falling within the scope of the duty of care) and, where relevant, the member took reasonable steps to mitigate their loss.

---

*decision (which they had not in fact made) to exercise their discretion or to amend the scheme in favour of the claimant."*

<sup>2</sup> I have applied the principle in this way once before (see CAS-50008-T7M8), although that case was virtually identical on the facts to the matter before the High Court in *Catchpole*.

44. Although I am not bound by my own previous decisions or those of predecessor Ombudsman, the question of whether an administrator owes a duty of care to members was considered by me in CAS-38681-W2H9 in the context of the administrator failing to prevent a fraudster from amending the bank account into which payments from the scheme were made (at paragraphs 32 to 37) and I adopt broadly the same reasoning here, such that I am satisfied that the Administrator owed a duty of care to Mr L when providing information to him.
45. Further, I also consider that the Administrator fell below the standard of care: I find that the Administrator should have exercised more diligence in identifying the correct interpretation of Mr L's spouse's entitlement when communicating it to him in 1997.
46. Despite this, I find that the case for negligent misstatement fails at the causation stage. Although it was reasonable for Mr L to rely on the incorrect information, I find that he has not shown, on the balance of probabilities, that he acted in reliance on the information provided to him or that he would have done anything differently if he had not been given the incorrect information, other than making general statements to the effect that they arranged their finances on the basis of the terms as they believed them to be at the time or that they could have made alternative provision. Mr L retired on ill health grounds and, although he has said that the misinformation impacted his financial planning since his retirement in 1997 and that he would have made alternative arrangements, he has presented no suggestion or evidence of the alternative steps he or his wife would have taken if the statement had not been made, (for instance, Mrs L making independent pension contributions above that which she may already have made and how that might be funded). Given the lack of evidence as to how they would have acted differently, I am unable to find for Mr L on the basis of negligent misstatement. I do not go on to assess the reasonableness of any reliance placed on the statement or the recoverability of any perceived financial loss in the circumstances.
47. As identified by the Adjudicator and for the reasons set out immediately above, Mr L has suffered what might be termed a 'loss of expectation' (such that might occasion an award for distress and inconvenience, to which I turn to shortly) as opposed to actionable financial loss. While it is not disputed that he was provided incorrect information, he was never legally entitled to an automatic or unconditional spouse's benefit, even as at the time of his retirement in 1997.
48. Accordingly, although I acknowledge the financial concern of the impact if Mr L outlives his wife, and appreciate that he is simply seeking to ensure his wife's long term financial future in the event he predeceases her, in the circumstances I can only provide redress for the loss of expectation suffered, which I turn to below.

### **Non-financial injustice**

49. For the reasons laid out above, and in line with the Scheme's regulations, Mr L is not entitled to the automatic spousal entitlement. However, I consider that he is entitled to compensation for the distress and inconvenience caused.

50. Where a member suffers from non-financial injustice directly caused by maladministration, an award reflecting the distress and inconvenience suffered by the member may be made. As set out in the Ombudsman's guidance document entitled 'Redress for non-financial injustice' last updated in September 2018<sup>3</sup>, 'distress' includes "*concern, anxiety, anger, disappointment, embarrassment or loss of expectation*". Although the phrase 'loss of expectation' may have a specific meaning in other legal contexts (for example, in the context of damages for breach of contract), what is meant by the phrase in the context of Determinations by the Ombudsman is the plain English meaning - i.e. something akin to disappointment in the face of a member having certain expectations (for example, in relation to their beneficial entitlement, as in this case) and those expectations not being met. Despite the fact that the disappointment/loss is not underpinned by a legal cause of action (nor does it reflect any financial loss, which must be assessed against a legal cause of action), it can still attract an award for distress and inconvenience.
51. In this case, I find the Administrator's award of £500 as compensation inadequate for several reasons. Namely due to the significant duration of the mistake, the expectation created by the statement, his age, and the deprivation of the opportunity to make alternative arrangements. Further, there is no doubt that there is a chance that his wife may be impacted by the Administrator's mistake.
52. Therefore, I uphold Mr L's complaint in part and find that the Administrator was responsible for maladministration that caused Mr L severe distress and inconvenience.

## Directions

53. Within 28 days of the date of the Determination, the Administrator shall pay Mr L £1,000 in recognition of the severe distress and inconvenience caused to him.

## Dominic Harris

Pensions Ombudsman  
15 May 2026

---

<sup>3</sup> The guidance, and indicative tariff contained within in it, are subject to review from time to time.

## Appendix

### Firemen's Pension Scheme Order 1992 (as at Mr L's date of retirement in 1997)

#### Whole-time member of brigade who is not a regular firefighter

**J3.**— (1) This rule applies where a person who is a whole-time member of a brigade but is not a regular firefighter suffers an injury, without his own default—

(a) while in attendance at a fire, and

(b) in the execution of his duties as a member of the brigade.

(2) If the person retires in consequence of the injury, the fire authority **may**, subject to paragraph (4), grant him such pension or gratuity as they think fit.

(3) If the person dies from the effects of the injury, either before or after retiring from the brigade, the fire authority **may**, subject to paragraph (4)—

(a) grant such pension and gratuity as they think fit to any surviving spouse, and

(b) grant such allowance as they think fit to any child, or if the deceased was a woman, to any child who was substantially dependent on her at the time of her death.[...]

(emphasis added)

OFFICIAL

Agenda item: 12

## Legislative Update

### Local Pension Board

---

**Date:** 3 July 2026

**Submitted by:** Director of People and Culture

---

**Purpose:** To provide a legislative update to Members on matters related to the Firefighters' Pension Scheme

**Recommendations:** That the report be noted.

**Summary:** It is a requirement of the Public Service Pensions Act 2013 and subsequent 2015 Scheme regulations, for members of a Local Pension Board to have a knowledge and understanding of the law relating to pensions and such other matters. This report provides an update on the latest relevant legislative issues.

---

Local Government (Access to information) Act 1972

**Exemption Category:** None

**Contact Officer:** James Clarkson – Pensions Manager  
[James.Clarkson@westyorksfire.gov.uk](mailto:James.Clarkson@westyorksfire.gov.uk)  
01274 682311 ext. 680157

**Background papers open to inspection:** None

**Annexes:** Annex A – Dashboard Preparation Checklist

## 1. Introduction

1.1 It is a requirement under the Public Service Pensions Act regulations that Members of a Local Pension Board have a knowledge and understanding of the governance and administration of the relevant pension schemes.

1.2 In accordance with this requirement an update has been provided on the following legislative issues:

- Update to member contribution structure
- Pensions Dashboards
- SCAPE Rate Change
- Annual Pension Increase

1.3 Updates on the two pension remedies have been provided in separate dedicated reports.

## 2. Information

2.1 Update to member contribution structure

2.1.1 The Firefighters' Pension Scheme (England) (Amendment) Regulations 2026 were laid on 11 March 2026 and came into force on 1 April 2026.

2.1.2 The regulations implement the new member contribution structure shown in the table below

<b>Tier</b>	<b>Actual Pensionable Earnings</b>	<b>Contribution rate</b>
<b>1</b>	Up to £36,130	11.09%
<b>2</b>	£36,131 to £ 45,407	12.59%
<b>3</b>	£45,408 to £66,908	14.09%
<b>4</b>	£66,909 to £190,691	15.59%
<b>5</b>	£190,692 or more	17.09%

2.1.3 The regulations also provide for annual indexation of the earnings thresholds on 1 April each year, based on the Consumer Prices Index (CPI) from the previous September, to preserve their real-term value.

2.1.4 WYFRS communicated these changes to affected employees via internal channels on 22 January 2026. A small number of follow-up queries were received, primarily relating to which allowances are included in the calculation of pensionable pay.

2.1.5 The payroll provider, Kirklees Council, successfully implemented the revised contribution structure in April 2026.

2.1.6 Following the April payroll run, a single issue was identified where an employee who had recently transferred stations had additional pensionable payments incorrectly included in their calculation. This resulted in an incorrect contribution rate being applied. The issue was promptly corrected, and processes have been updated to prevent recurrence in similar circumstances.

2.1.7 There were no changes to employer contribution rates. These are scheduled to be reviewed and updated from 1 April 2027, following the outcome of the 2024 actuarial valuation.

## 2.2 Pensions Dashboards

2.2.1 A copy of WYFRS's dashboard preparation checklist can be found in **Annex A**.

2.2.2 Public service pension schemes, including WYFRS, were required to connect to the Pensions Dashboards ecosystem by 31 October 2025.

2.2.3 West Yorkshire Pension Fund (WYPF), via its integrated service provider Bravura, commenced the connection process ahead of the statutory deadline and successfully completed this in January 2026. Prior confirmation was obtained from The Pensions Regulator that, as connection activity had begun before the deadline, there was no requirement to report a breach.

2.2.4 Pensions Dashboards are expected to become publicly available during 2027/28. The industry will be provided with six months' notice ahead of launch, with the first dashboard being the government-backed MoneyHelper dashboard.

2.2.5 WYFRS has previously agreed with WYPF's proposed matching criteria for pairing individuals with their pension records when they log into a dashboard.

2.2.6 WYPF will be required to provide value (benefit) data when a firefighter member logs into their dashboard, which include their accrued pension and, for active members, projected pension at normal pension age. This will be the data used for the annual benefit statements.

## 2.3 SCAPE Rate Change

2.3.1 On 19 May 2026, HM Treasury confirmed an increase to the SCAPE (Superannuation Contributions Adjusted for Past Experience) rate.

2.3.2 The SCAPE rate is the discount rate used to value public service pension liabilities and directly influences the actuarial factors applied in benefit calculations. This includes, but is not limited to:

- FPS 1992 commutation factors
- FPS 2006 and FPS 2015 early retirement factors
- Cash Equivalent Transfer Value (CETV) factors

- 2.3.3 Following this announcement, the Government Actuary's Department published revised FPS 1992 commutation factors on 21 May 2026, effective immediately. The revised factors are lower, resulting in reduced lump sum payments.
- 2.3.4 In recognition of the potential impact on members, WYFRS communicated the changes via internal channels. Targeted communications were also issued to individuals who had already submitted notice of retirement and were directly affected.
- 2.3.5 WYFRS identified three imminent retirements where members had already received retirement packs from WYPF. The Pensions Manager contacted each individual to explain the anticipated impact on their benefits. WYPF will issue revised benefit quotations as soon as possible, and members will have the option to revise any previous commutation decisions.
- 2.3.6 A number of additional enquiries were received from members who had either submitted notice or were considering retirement. The Pensions Manager responded by providing tailored information and, where requested, conducting one-to-one meetings to ensure members fully understood the implications for their benefits.
- 2.3.7 Revised early retirement factors are expected by the end of June 2026 and will apply to retirements from the date of implementation. For most current cases, the FPS 2015 component represents a relatively small proportion of total pension benefits; therefore, the financial impact is expected to be less significant than that arising from the change to commutation factors.
- 2.3.8 The SCAPE rate is a key determinant of employer contribution rates. All else being equal, employer contribution requirements are expected to decrease from 1 April 2027 as a result of this change. However, the precise impact will not be confirmed until the 2024 actuarial valuation is finalised.

## 2.4 Annual Pension Increase

- 2.4.1 On 26 February 2026 HM Treasury issued a written statement confirming the following increases to benefits will apply from 6 April 2026.
- Pensions will increase by **3.8%** in line with the September 2025 CPI
  - CARE pensions in the FPS 2015 will be revalued for active members by **4.8%** in line with Average Weekly Earnings up to September 2025

## 3. Financial Implications

- 3.1 There are no financial implications arising directly from this report.

## 4. Legal Implications

4.1 The Monitoring Officer has considered this report and is satisfied it is presented in compliance with the Authority's Constitution.

## **5. People and Diversity Implications**

5.1 There are no People and or Diversity implications arising directly from this report.

## **6. Equality Impact Assessment**

6.1 Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance?: No

## **7. Health, Safety and Wellbeing Implications**

7.1 There are no health, safety and wellbeing implications arising directly from this report.

## **8. Environmental Implications**

8.1 There are no environmental implications arising directly from this report.

## **9. Risk Management Implications**

9.1 There are no risk management implications arising directly from this report.

## **10. Duty to Collaborate Implications (Police and Crime Act 2017)**

10.1 There are no duty to collaborate implications arising directly from this report

## **11. Your Fire and Rescue Service Priorities**

11.1 This report links with the Community Risk Management Plan 2025-28 strategic priorities below:

- Further develop a culture of excellence, equality, learning, and inclusion.

## **12. Conclusions**

12.1 This report is for information only.

Checklist	Due	Completed?	Comment
<b>Connection</b>			
<a href="#">I know my connection deadline.</a>	ASAP (check again when regulations are final)	Yes	31/10/2025
<a href="#">I have selected my route to connection — building my own interface or using a (new or existing) third party's solution.</a>	12 to 18 months before deadline	Yes	WYPF appointed ISP
I have considered whether I want to connect early.	6 to 12 months before deadline	Yes	Will not be connecting early
I am familiar with the Pensions Dashboards Programme's connection process and have all the necessary information and support in place to connect.	0 to 3 months before deadline	Yes	
<b>Governance</b>			
I have read <a href="#">TPR's guidance on pensions dashboards</a> and am <a href="#">staying up to date with developments to the regulations, MaPS standards and TPR guidance</a> .	ASAP	Yes	Signed up to TPR/PDP newsletters
Pensions dashboards are a regular agenda item at our board.	ASAP	Yes	Included as part of legislative update from Jan '23
<a href="#">I have discussed pensions dashboards with my administrator and other relevant parties (such as software provider, actuary, legal adviser, employer, AVC provider).</a>	ASAP	Yes	Discussed with WYPF and also received update in Nov '22 monthly report
I have set aside a budget for pensions dashboards work.	12 to 18 months before deadline	N/A	Any costs will be included in WYPF cost per member charges
I have appointed the new suppliers and / or revised contracts for an existing suppliers.	12 to 18 months before deadline	N/A	WYPF were in a position to connect 31/10/2025
I have assured myself that my team / suppliers are on track to deliver.	Ongoing	Yes	
My supplier / administrator has put in place resources and processes to deal with member queries arising from the use of dashboards.	0 to 3 months before deadline	Yes	
<b>Matching savers to their pensions</b>			
<a href="#">I understand what personal data I will receive from the system to help me match members to their pensions.</a>	ASAP	Yes	
I have assessed the accuracy and digital accessibility of this data in our records.	ASAP	Yes	Have requested WYPF inform us of any data issues that will affect compliance
<a href="#">I have put in place plans to improve the accuracy and digital accessibility of this data (if required).</a>	ASAP	Yes	See above. ITM appointed to find lost contact members
<a href="#">I have considered which data items I will use to confirm that matches are made or that there may be a match.</a>	6 to 12 months before deadline	Yes	
I have delivered improvements to data accuracy and I have processes in place to ensure this is maintained.	0 to 3 months before deadline	Yes	
All relevant data is now digital and I have processes in place to ensure this is maintained.	0 to 3 months before deadline	Yes	WYPF have digitised all member data
I have confirmed and recorded my matching policy.	0 to 3 months before deadline	Yes	
<b>Providing pension information to savers</b>			
<a href="#">I know what data I will need to return to members and how to calculate values, including how recent the calculations must be.</a>	ASAP	Yes	WYPF confirmed that ABS data to be used
I have assessed whether my data is accurate, calculated in line with the requirements, sufficiently recent and digitally accessible.	ASAP	Yes	See above
I have put plans in place to ensure that the data is accurate, calculated in line with the requirements (including forthcoming changes to AS TM1) and digitally accessible.	ASAP	Yes	See above
<a href="#">Where value information is out of date, I have decided whether I will calculate this value in advance or on request and I have put plans in place to deliver this.</a>	6 to 12 months before deadline	Yes	WYPF have confirmed that they will be working in accordance with PASA guidance and return the appropriate 'unavailable' code where value data cannot be calculated due to ongoing remediation work or a 3rd party request.
I have delivered any changes and improvements required to ensure the data I provide is accurate, calculated in line with the legal requirements and sufficiently recent. I have processes in place to ensure this is maintained.	0 to 3 months before deadline	Yes	
All relevant data is now digital and I have processes in place to ensure this is maintained.	0 to 3 months before deadline	Yes	

OFFICIAL

Agenda item: 13

# Age Discrimination Remedy

## Local Pension Board

---

**Date:** 3 July 2026

**Submitted by:** Director of People and Culture

---

**Purpose:** To provide an update to members on the implementation of the age discrimination remedy.

**Recommendations:** That the report be noted.

**Summary:** It is one of the requirements of the Local Pension Board that Members scrutinise areas relevant to the administration of the Firefighters' Pension Scheme.

---

Local Government (Access to information) Act 1972

**Exemption Category:** None

**Contact Officer:** James Clarkson – Pensions Manager  
[James.Clarkson@westyorkfire.gov.uk](mailto:James.Clarkson@westyorkfire.gov.uk)  
01274 682311 ext. 680157

**Background papers open to inspection:** None

**Annexes:**

## 1. Introduction

- 1.1 Local Pension Boards are required to assist the Scheme Manager in securing compliance with the regulations that govern the Firefighters' Pension Scheme.
- 1.2 In accordance with this requirement, an update has been provided on the implementation of the age discrimination remedy.

## 2. Information

- 2.1 The current position of the Remediable Service Statement rollout is as follows:

<b>Member Type</b>	<b>Issued</b>	<b>Outstanding</b>
Immediate Choice - Pensioners	24	414
Immediate Choice - Beneficiaries	12	3
Deferred Choice - Actives	523	21
Deferred Choice - Deferreds	0	115

- 2.2 Immediate Choice Remediable Service Statements (IC RSSs) – retirements and deaths before 1 October 2023.

- 2.2.1 As at 31 May 2026, West Yorkshire Pension Fund (WYPF) has issued IC RSSs in 22 out of 36 cases where members are considered likely to be at a financial detriment, representing an increase of 8 since the previous report.
- 2.2.2 As at 31 May 2026, WYPF has issued IC RSSs in 2 out of 21 ill-health cases.
- 2.2.3 As at 31 May 2026, WYPF has issued IC RSSs in 12 out of 15 cases involving beneficiaries where the member has died, representing an increase of 8 since the previous report.
- 2.2.4 These case types continue to require fully manual calculations. While WYPF has increased resource in this area, processing remains dependent on a limited number of staff with the required expertise to calculate and authorise these cases.
- 2.2.5 Following the establishment of the WYPF oversight board, in coordination with the Local Government Association, a delivery plan has been developed, which includes the rollout of IC RSSs.
- 2.2.6 The board has agreed that ill-health cases will be prioritised, irrespective of members' previous protection status, with non-ill-health cases to follow.

2.2.7 The majority of ill-health cases are expected to be completed by 31 October 2026 and cases involving members at financial detriment are expected to be completed within the next 12 months. Clearer timelines are expected once the delivery plan has been finalised.

2.2.8 WYPF is currently testing a bulk calculation process to cover the remaining circa 400 'protected' members who are also due an IC RSS. These members are already receiving the benefits they are expected to elect, meaning no change to their pension entitlement is anticipated.

## 2.3 Deferred Choice Members

2.3.1 21 active members are yet to receive their RSS due to the bulk rollback process not being able to be applied to their record, a reduction of 12 since the previous meeting. The outstanding cases include the following:

- Pension sharing orders
- Transfers-in
- Scheme Pays elections not yet

2.3.2 WYPF continues to apply manual updates to enable rollback processing and the subsequent issuance of RSSs. In some cases, this is dependent on additional information being received from previous pension schemes.

2.3.3 Outstanding ABS RSSs have been issued on an ad hoc basis as part of the 2025 Annual Benefit Statement exercise. This exercise is nearing completion, and future RSSs will be incorporated into the 2026 cycle.

2.3.4 Some of the 21 outstanding cases may not meet the statutory Annual Benefit Statement deadline of 31 August 2026 where information from external sources remains outstanding. This would require consideration of a further breach report to The Pensions Regulator.

2.3.5 115 deferred member RSSs are still outstanding. WYPF had originally hoped to issue these in early 2026 but additional software updates were required from their supplier. This is currently being tested, and the statements are expected to be issued in the coming weeks. WYPF have confirmed that all WYFRS cases are in a position data-wise to be run.

2.3.6 WYPF will be updating The Pensions Regulator on the position of the rollout of RSSs, following previous breach reports.

## 2.4 Contingent Decisions

2.4.1 The firefighter remedy regulations allow certain decisions made by members during the remedy period to be revisited, including decisions to opt out of the pension scheme.

- 2.4.2 Affected individuals are due to receive a Contingent Decision RSS (CD RSS), enabling them to determine whether to elect to opt back into their legacy scheme for the remedy period. These have not yet been issued due to delays in the rollout of IC RSSs and ABS RSSs.
- 2.4.3 As noted in previous updates, provisions within the Public Service Pensions and Judicial Offices Act 2022 did not permit certain members of the 1992 Firefighters' Pension Scheme to retrospectively opt back into the scheme.
- 2.4.4 On 26 March 2026, the Fire Minister issued a Written Ministerial Statement acknowledging that these members could not, under the existing provisions, receive a full remedy. The statement confirmed that the Government intends to utilise regulatory flexibilities to allow affected members to opt back into the scheme in which they most recently accrued pensionable service.
- 2.4.5 The Government has not yet provided a timeline for implementing these changes. However, WYFRS does not currently have any affected members expected to retire within the next 12 months.
- 2.4.6 Cases involving members who opted out of the 2006 Firefighters' Pension Scheme can technically be processed; however, WYPF has requested that these cases remain on hold while the RSS backlog is addressed. Affected members within WYFRS have been informed and reassured that they will be given a reasonable timeframe to decide whether to elect to opt back in retrospectively.

## **Financial Implications**

- 2.5 There are no financial implications arising directly from this report.

## **3. Legal Implications**

- 3.1 The Monitoring Officer has considered this report and is satisfied it is presented in compliance with the Authority's Constitution.

## **4. People and Diversity Implications**

- 4.1 There are no People and or Diversity implications arising directly from this report.

## **5. Equality Impact Assessment**

- 5.1 Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance?: No

## **6. Health, Safety and Wellbeing Implications**

6.1 There are no health, safety and wellbeing implications arising directly from this report.

## **7. Environmental Implications**

7.1 There are no environmental implications arising directly from this report.

## **8. Risk Management Implications**

8.1 There are no risk management implications arising directly from this report.

## **9. Duty to Collaborate Implications (Police and Crime Act 2017)**

9.1 There are no duty to collaborate implications arising directly from this report

## **10. Your Fire and Rescue Service Priorities**

10.1 This report links with the Community Risk Management Plan 2025-28 strategic priorities below:

- Enhance the health, safety, and well-being of our people.
- Prioritise a people first mindset through ethical and professional leadership and management

## **11. Conclusions**

11.1 This report is for information only.



OFFICIAL

Agenda item: 14

# Matthews Remedy Update

## Local Pension Board

---

**Date:** 3 July 2026

**Submitted by:** Director of People and Culture

---

**Purpose:** To provide an update to members on the implementation of the Matthews remedy.

**Recommendations:** That the report is noted

**Summary:** It is one of the requirements of the Local Pension Board that Members scrutinise areas relevant to the administration of the Firefighters' Pension Scheme.

---

Local Government (Access to information) Act 1972

**Exemption Category:** None

**Contact Officer:** James Clarkson – Pensions Manager  
[James.Clarkson@westyorkfire.gov.uk](mailto:James.Clarkson@westyorkfire.gov.uk)  
01274 682311 ext. 680157

**Background papers open to inspection:** None

**Annexes:** Annex A – Current Position

# 1. Introduction

- 1.1 Local Pension Boards are required to assist the Scheme Manager in securing compliance with the regulations that govern the Firefighters' Pension Scheme.
- 1.2 In accordance with this requirement, this paper provides members with an update on the latest activity regarding the implementation of the second pension options exercise for current and former retained firefighters, following the coming into force of the legislation on 1st October 2023. This is also known as the 'Matthews Remedy'. The exercise will allow in-scope individuals to purchase pensionable service in the FPS 2006 as a Special Member. This scheme provides comparable benefits to the FPS 1992.

# 2. Information

## 2.1 Current Position

- 2.1.1 A table summarising the current position of the project can be found in **Annex A**.
- 2.1.2 The first two tables relate to Phase 1 of the exercise, covering the period prior to the amendments that came into effect on 1 April 2026.
- 2.1.3 All individuals who requested a statement of service have now been issued with one. Following the extension of the exercise deadline to 31 March 2027, WYFRS intends to contact all in-scope individuals who have not yet requested a statement, as well as those who have received a statement but have not submitted an election, to provide a final reminder to participate.
- 2.1.4 WYFRS has submitted 146 of the 163 positive elections to the West Yorkshire Pension Fund (WYPF) for processing. The remaining 17 cases involve members eligible for a 'contingent decision' under the age discrimination remedy, are subject to referral to the Government Actuary's Department (GAD) or are impacted by proposed amendment regulations. These cases will be forwarded to WYPF once their positions have been clarified.

## 2.2 Payment Cases

- 2.2.1 Out of 100 elections where an immediate payment is due, WYPF have settled 61 cases. This is an increase of 27 payments since the previous update.
- 2.2.2 The remaining 39 cases remain in the backlog and can be broadly categorised as follows:

Affected by the 01/04/2026 amendments	3
---------------------------------------	---

Complex Case	2
Data issue	16
Deceased	2
GAD case	1
In progress	4
Joined as Deferred	10
Late election	1

2.2.3 The data issue cases arise from discrepancies between the pay information provided during the initial options exercise in 2014/15 and that used in the current exercise. WYFRS has now supplied the correct data for the relevant members; however, we are awaiting guidance from WYPF on how to address any changes to benefits from the original exercise resulting from the corrected data.

## 2.3 2026 Amendments

2.3.1 The Firefighters' Pension Scheme (England) (Amendment) Order 2026 came into force on 1 April 2026.

2.3.2 The order provides additional options to convert standard FPS 2006 service to special FPS 2006 service, specifically for members with deferred benefits and for members who took early retirement. It also enables members who opted out of the standard FPS 2006 before 1 April 2015 to purchase the opted-out service as special service.

2.3.3 The Order further provides for additional death grant payments to beneficiaries where the member—and in some cases the survivor—would have been entitled to pension benefits had an election been made.

2.3.4 The deadline for making an election has been extended to 31 March 2027.

2.3.5 As set out in **Annex A**, WYFRS has identified 20 individuals who are in scope for the conversion or opt-out options, along with six potential beneficiaries eligible for an additional death grant.

2.3.6 Expressions of interest letters have been sent by email and post to the 20 individuals with an additional option.

2.3.7 GAD are expecting to issue version 3.0 of their Matthews calculator during the summer, which will allow WYFRS to provide statements of service to those who express an interest, with the aim of issuing all of these by 30 September 2026.

2.3.8 WYFRS are aiming to send death grant applications by 31 July 2026.

### **3. Financial Implications**

3.1 There are no financial implications arising directly from this report.

### **4. Legal Implications**

4.1 The Monitoring Officer has considered this report and is satisfied it is presented in compliance with the Authority's Constitution.

### **5. People and Diversity Implications**

5.1 There are no People and or Diversity implications arising directly from this report.

### **6. Equality Impact Assessment**

6.1 Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance?: No

### **7. Health, Safety and Wellbeing Implications**

7.1 There are no health, safety and wellbeing implications arising directly from this report.

### **8. Environmental Implications**

8.1 There are no environmental implications arising directly from this report.

### **9. Risk Management Implications**

9.1 There are no risk management implications arising directly from this report.

### **10. Duty to Collaborate Implications (Police and Crime Act 2017)**

10.1 There are no duty to collaborate implications arising directly from this report

### **11. Your Fire and Rescue Service Priorities**

11.1 This report links with the Community Risk Management Plan 2025-28 strategic priorities below:

- Enhance the health, safety, and well-being of our people.
- Prioritise a people first mindset through ethical and professional leadership and management
- Use resources in an innovative, sustainable, and efficient manner to maximise value for money.
- Further develop a culture of excellence, equality, learning, and inclusion.

## **12. Conclusions**

12.1 This report is for information only.

## Matthews Remedy - Current Position

Special Firefighter/Deferred/Pensioner Cases							
In-scope Individuals	Expression of Interest Letters Sent	Expressions of Interest - Yes	Expressions of Interest - No	Statements of Service Sent	Statements To Do	Election Forms Received - Yes	Election Forms Received - No
243	242	192	3	184	0	163	2

Where an individual has two periods of service, they will be counted twice in the above figures

Death Grant Cases			
Beneficiaries Eligible for Death Grant	Applications Sent	Statements Sent	Payments Made
4	4	4	4

Amendment Cases - Conversion or Opted-out Service							
In-scope Individuals	Expression of Interest Letters Sent	Expressions of Interest - Yes	Expressions of Interest - No	Statements of Service Sent	Statements To Do	Election Forms Received - Yes	Election Forms Received - No
20	20	3	0	0	3	0	0

Amendment Cases - Deaths			
Beneficiaries Eligible for Death Grant	Applications Sent	Statements Sent	Payments Made
6	0	0	0

OFFICIAL

Agenda item: 15

## Training and Development

### Local Pension Board

---

**Date:** 3 July 2026

**Submitted by:** Director of People and Culture

---

**Purpose:** The Pensions Regulator's Code of Practice requires that members of a local pension board should have knowledge and understanding of the rules of the scheme and how it is administered.

**Recommendations:** That members book onto the training sessions that are relevant to them.

**Summary:** It is the responsibility of individual pension board members to ensure that they have the appropriate degree of knowledge and understanding to enable them to exercise their functions as a member of the board.

The Pensions Regulator and Local Government Association provide training materials and sessions to assist board members acquire this knowledge.

---

Local Government (Access to information) Act 1972

**Exemption Category:** None

**Contact Officer:** James Clarkson – Pensions Manager  
[James.Clarkson@westyorksfire.gov.uk](mailto:James.Clarkson@westyorksfire.gov.uk)  
01274 682311 ext. 680157

**Background papers open to inspection:** None

**Annexes:** None

# 1. Introduction

1.1 This report outlines the training available to board members and proposes the establishment of a log to keep track of members' training requirements.

## 2. Information

### 2.1 Public Sector Toolkit

2.1.1 Pension board members should complete The Pensions Regulator's free Public Service toolkit after appointment.

2.1.2 The course is split into modules, and progress is saved to allow it to be completed in multiple sittings.

2.1.3 The modules include:

- Conflicts of interest
- Managing risk
- Maintaining accurate data
- Maintaining member contributions
- Providing information to members
- Resolving complaints
- Reporting breaches

2.1.4 Completion of each module will be logged on the individual's development record which proves achievement in the programme.

2.1.5 Members should visit the following webpage to access the course or request the link from Jik Townson, Committee Services and Governance Officer:

<https://www.thepensionsregulator.gov.uk/en/public-service-pension-schemes/learn-about-managing-public-service-schemes>

### 2.2 Training from the LGA

2.2.1 The LGA offer an initial full training session for new pension board members, split over two half days.

2.2.2 The next sessions are:

**28 January 2027 10:00 to 12:00 (MS Teams)**

**29 January 2027 12:30 to 14:30 (MS Teams)**

2.2.3 It is recommended that new pension board members, or those who have yet to attend the full training, book onto this.

- 2.2.4 The LGA offer additional refresher training, and it is recommended that all pension board members attend every 2/3 years.
- 2.2.5 The next refresher training is on 9 October 2026 10:00 to 12:00; please contact Jik Townson, Committee Services and Governance Officer, if you would like to book.

### **3. Financial Implications**

- 3.1 There are no financial implications arising directly from this report.

### **4. Legal Implications**

- 4.1 The Monitoring Officer has considered this report and is satisfied it is presented in compliance with the Authority's Constitution.

### **5. People and Diversity Implications**

- 5.1 There are no People and or Diversity implications arising directly from this report.

### **6. Equality Impact Assessment**

- 6.1 Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance?: No

### **7. Health, Safety and Wellbeing Implications**

- 7.1 There are no health, safety and wellbeing implications arising directly from this report.

### **8. Environmental Implications**

- 8.1 There are no environmental implications arising directly from this report.

### **9. Risk Management Implications**

- 9.1 There are no risk management implications arising directly from this report.

### **10. Duty to Collaborate Implications (Police and Crime Act 2017)**

- 10.1 There are no duty to collaborate implications arising directly from this report

### **11. Your Fire and Rescue Service Priorities**

11.1 This report links with the Community Risk Management Plan 2025-28 strategic priorities below:

- Prioritise a people first mindset through ethical and professional leadership and management
- Further develop a culture of excellence, equality, learning, and inclusion.

## **12. Conclusions**

12.1 This report is for information only.

OFFICIAL

Agenda item: 16

# West Yorkshire Pension Fund – Key Performance Indicators

## Local Pension Board

---

**Date:** 3 July 2026

**Submitted by:** Director of People and Culture

---

**Purpose:** To inform members of West Yorkshire Pension Fund's performance in key areas for the periods 1 December 2025 to 31 May 2026.

**Recommendations:** That the report is noted

**Summary:** This report informs Members of the Authority's key areas against which West Yorkshire Pension Fund measure their level of service.

---

Local Government (Access to information) Act 1972

**Exemption Category:** None

**Contact Officer:** James Clarkson – Pensions Manager  
[James.Clarkson@westyorksfire.gov.uk](mailto:James.Clarkson@westyorksfire.gov.uk)  
01274 682311 ext. 680157

**Background papers open to inspection:** None

**Annexes:** None

# 1. Introduction

1.1 The KPI report presents performance data from West Yorkshire Pension Fund (WYPF) in several key areas. Some of the areas included are as follows:

- Transfer in and out quotes
- Divorce quotes
- Pension estimates
- Deferred benefit set up
- Retirement quotes
- Retirement actuals
- Payroll changes
- Death notifications

# 2. Information

2.1 The table below provides KPI data for the period 1 December 2025 to 31 May 2026.

Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken-days
Age 55 Increase to Pension	12	20	12	85	100%	8.66
Change of Address	35	20	35	85	100%	4.19
Change of Bank Details	22	20	22	85	100%	2.65
Death in Retirement	29	10	27	85	93%	7.38
Deferred Benefits Into Payment	32	3	32	85	100%	3
Leaver Deferred Benefits Set Up	27	20	1	85	4%	198.3
Dependant Pension To Set Up	15	10	15	100	100%	2.625
Divorce Settlement	2	80	2	100	100%	32
General Payroll Changes	112	20	112	85	100%	1.74
Initial letter Death in Retirement	29	10	29	85	100%	2.5
Injury Review	31	20	28	100	90%	22.48
Life Certificate	65	10	23	85	35%	17.98
NI adjustment to Pension at SPA	8	20	8	85	100%	8.16
Pension Estimate	31	10	8	90	26%	31.44
Pension Set Up_Payment of Lump Sum	11	3	11	85	100%	3
Retirement Actual	11	10	11	90	100%	9.1
Set Up New Spouse Pension	15	5	15	85	100%	2.87
Transfer In Quote	1	35	1	85	100%	24
Transfer Out Quote Fire	2	35	2	85	100%	7.5
Update Member Details	17	20	13	100	76%	11.66

- 2.2 Key processes involved payments to members and beneficiaries are still performing well.
- 2.3 Leaver cases continue to be deprioritised in favour of more complex processes, which means that when backlog cases are processed, they miss the target by a significant margin. WYPF continue to send a generic letter to leavers notifying them that they are entitled to deferred benefits within statutory timescales, with their deferred benefit statement following later.
- 2.4 A temporary turnaround time of 12 weeks continues to be in place for estimates, which means most cases breach the standard target of 10 working days. This is while WYPF dedicate resource to project work. However, as can be seen from the average time taken of 31.44 days, most cases are being processed before the 12 weeks have elapsed and this measure has improved from 53.13 days in the last reporting period. WYFRS, as part of the oversight board, continues to push for WYPF to develop an online modeller or self-service option to allow members to produce their own estimates, and further updates from WYPF are expected over summer 2026.
- 2.5 Life certificate cases have been deprioritised to focus on more urgent work – this has not had any detrimental effect on benefits in payment.

### **3. Financial Implications**

- 3.1 There are no financial implications arising directly from this report.

### **4. Legal Implications**

- 4.1 The Monitoring Officer has considered this report and is satisfied it is presented in compliance with the Authority's Constitution.

### **5. People and Diversity Implications**

- 5.1 There are no People and or Diversity implications arising directly from this report.

### **6. Equality Impact Assessment**

- 6.1 Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance?: No

### **7. Health, Safety and Wellbeing Implications**

- 7.1 There are no health, safety and wellbeing implications arising directly from this report.

### **8. Environmental Implications**

8.1 There are no environmental implications arising directly from this report.

## **9. Risk Management Implications**

9.1 There are no risk management implications arising directly from this report.

## **10. Duty to Collaborate Implications (Police and Crime Act 2017)**

10.1 There are no duty to collaborate implications arising directly from this report

## **11. Your Fire and Rescue Service Priorities**

11.1 This report links with the Community Risk Management Plan 2025-28 strategic priorities below:

- Prioritise a people first mindset through ethical and professional leadership and management
- Work with partners and communities to deliver our services.
- Use resources in an innovative, sustainable, and efficient manner to maximise value for money.
- Further develop a culture of excellence, equality, learning, and inclusion.

## **12. Conclusions**

12.1 This report is for information only.

OFFICIAL

Agenda item: 17

## Firefighters' Pensions Bulletins 100-105

### Local Pension Board

---

**Date:** 3 July 2026

**Submitted by:** Director of People and Culture

---

**Purpose:** To inform Members of the contents of the bulletins published since the last Local Pension Board meeting.

**Recommendations:** That the report is noted and any actions arising from the bulletins are acted upon (where appropriate).

**Summary:** Included in this report are the actions arising from each bulletin and an update of the status of the actions.

---

Local Government (Access to information) Act 1972

**Exemption Category:** None

**Contact Officer:** James Clarkson – Pensions Manager  
[James.Clarkson@westyorkfire.gov.uk](mailto:James.Clarkson@westyorkfire.gov.uk)  
01274 682311 ext. 680157

**Background papers open to inspection:** None

**Annexes:** None

## 1. Introduction

- 1.1 The Local Government Association (LGA) produces a monthly bulletin which provides pension practitioners with updates on various pension related issues.
- 1.2 The bulletins are sent to Administrators, Scheme Managers, FRA pension contacts and LPB chairs as a matter of course.
- 1.3 There is an expectation of members to scrutinise each bulletin and seek assurance from the Scheme Manager that all actions arising have been identified and acted upon.

## 2. Information

Bulletin	Date	Action Description	Status	Notes
100	Dec-25	No actions identified	N/A	
101	Jan-26	Ensure updated HMRC unauthorised payments offsetting spreadsheet is in use	In progress	Template received but yet to be submitted to HMRC
101	Jan-26	Complete the short Microsoft Form to confirm how immediate detriment was applied and on what terms in their service.	Complete	
101	Jan-26	Matthews implementation - All FRAs please response to the December progress survey by 27 Feb.	Complete	
101	Jan-26	Record opt-out elections on LGA data collection spreadsheet to allow for periodical reporting	Complete	
102	Feb-26	FRAs to familiarise themselves with revised Matthews data request template	Complete	
102	Feb-26	Implement member contribution review guidance with payroll	Complete	
103	Mar-26	Use updated Matthews calculator v2.9	Complete	
103	Mar-26	Review and correct cases affected by Sargeant/McCloud calculator issue	Complete	No cases affected
103	Mar-26	Ensure correct user guide is being referred to for Sargeant/McCloud calculator	Complete	
104	Apr-26	Implement Matthews calculator v2.9.1	Complete	
104	Apr-26	Implement new complaints handling requirements (data protection)	Complete	

104	Apr-26	Issue communications to members survivors about new entitlements by 1 June 2026	In progress	Survivors still to do
104	Apr-26	Respond to LGA data request for members who had transferred-out	Complete	
104	Apr-26	Review and apply updated cross-border transfer guidance	Complete	No cases affected currently
105	May-26	Apply updated contingent decision opt-out guidance	Complete	No impending retirement cases
105	May-26	Review and apply GAD manual cases update (Matthews)	Complete	All cases have previously been passed to GAD
105	May-26	Apply correction for GAD calculator error (v2.9.1)	Complete	No cases affected
105	May-26	Implement SCAPE discount rate changes	Complete	
105	May-26	Implement updated commutation factors (FPS 1992)	Complete	
105	May-26	Implement new CETV and divorce factors (from 19 May 2026)	Complete	
105	May-26	Liaise with administrators on next factor update	Complete	

### 3. Financial Implications

3.1 There are no financial implications arising directly from this report.

### 4. Legal Implications

4.1 The Monitoring Officer has considered this report and is satisfied it is presented in compliance with the Authority's Constitution.

### 5. Human Resource and Diversity Implications

5.1 There are no HR and or Diversity implications arising directly from this report.

### 6. Equality Impact Assessment

6.1 Are the recommendations within this report subject to Equality Impact Assessment as outlined in the EIA guidance?: No

### 7. Health, Safety and Wellbeing Implications

7.1 There are no health, safety and wellbeing implications arising directly from this report.

## **8. Environmental Implications**

8.1 There are no environmental implications arising directly from this report.

## **9. Your Fire and Rescue Service Priorities**

9.1 This report links with the Community Risk Management Plan 2022-25 strategic priorities below:

- Encourage a learning environment in which we support, develop, and enable all our people to be at their best.
- Provide ethical governance and value for money.
- Collaborate with partners to improve all of our services.

## **10. Conclusions**

10.1 This report is for information only.



## Actions and agreements

11 September 2025

Location: Hybrid – In person and virtual meeting through Microsoft Teams

### Chair

Joanne Livingstone	Scheme Advisory Board Chair	Virtual
--------------------	-----------------------------	---------

### Scheme Member Representatives

Philip Hayes	Fire and Rescue Services Association (FRSA)	Present
--------------	---	---------

Mark Rowe	Fire Brigades Union (FBU)	Virtual
-----------	---------------------------	---------

Tony Curry	Fire Brigades Union (FBU)	Present
------------	---------------------------	---------

Andrew Fox-Hewitt	Fire Brigades Union (FBU)	Virtual*
-------------------	---------------------------	----------

Mark Stillwell	Fire Brigades Union (FBU) (substitute for Adam Taylor)	Present
----------------	---	---------

Glyn Morgan	Fire Officers Association (FOA)	Present
-------------	---------------------------------	---------

Des Prichard	Fire Leaders Association (FLA)	Present
--------------	--------------------------------	---------

### Scheme Employer Representatives

Cllr Leslie Byrom	Local Government Association	Virtual**
-------------------	------------------------------	-----------

Cllr Roger Hirst	Local Government Association	Virtual
------------------	------------------------------	---------

Cllr Roger Phillips	Local Government Association	Virtual**
---------------------	------------------------------	-----------

Dawn Docx	NFCC Pensions Lead	Present
-----------	--------------------	---------

### Advisors to the Board

Helen Scargill	Technical Advisor	Virtual
----------------	-------------------	---------

Craig Moran	First Actuarial – Actuarial Advisor	Present
-------------	-------------------------------------	---------

James Allen	First Actuarial – Actuarial Advisor	Present
-------------	-------------------------------------	---------

Jane Marshall	DAC Beachcroft - Legal Advisor	Present
---------------	--------------------------------	---------

### Secretariat

Claire Johnson	Senior Firefighter Pension Advisor	Virtual
----------------	------------------------------------	---------

Tara Atkins	Firefighter Pension Advisor	Present
Jill Swift	Firefighter Pension Advisor (minutes)	Virtual
<b>MHCLG</b>		
Helen Fisher		Virtual
Anthony Mooney		Virtual
Teresa Clay		Virtual
Valentina Okoro		Virtual
<b>Government Actuary's Department</b>		
Mike Scanlon		Virtual
Brian Allen		Virtual
<b>Devolved Governments</b>		
Alan Wilkinson	SPPA (substitute for Karen Gilchrist)	Present

\* Left meeting at 2pm for pre-arranged commitment

\*\* Left meeting at 12.26pm for pre-arranged commitment

## 1. Welcome, Apologies and Conflict of Interest

1.1 The Chair, Joanne Livingstone (JL) welcomed everyone to the meeting and welcomed Claire Johnson (CJ) back from maternity leave. She apologised for not being able to reach the meeting due to the tube strikes and acknowledged those who had managed to attend in person and the higher than usual number of online attendees. JL also welcomed Dawn Docx (DD) who, subject to approval, will be joining the Board as an employer representative.

1.2 Apologies have been received from Adam Taylor, who is substituted by Mark Stilwell. Adam will be stepping down from the Board as an employer representative due to his move to become a National Officer for the FBU and a replacement will be sought.

1.3 Apologies have also been received from Karen Gilchrist, who is substituted by Alan Wilkinson. In addition, apologies have been received from Cllr Price.

1.4 Tara Atkins (TA) acknowledged the sad news of the deaths of retired Chief Fire Officer Gavin Tomlinson and Chief Fire Officer Rob Taylor.

1.5 JL advised that the minutes for the 18 June meeting have been circulated and asked for any comments. No comments were received.

**1.6 ACTION – Board minutes for 18 June 2025 to be published on the Scheme Advisory Board website**

**2. Actions arising (18 June 2025) and Chair's update.**

2.1 JL confirmed that a Programme Support Officer has now been appointed, meaning the LGA team are now up to full strength.

2.2 JL updated the Board that the LGA team would be covering the work they have been doing to support MHCLG with the Sargeant contingent decision opt-out technical working group, and ongoing work on the Matthews compensation framework and more information would be provided later in the agenda. JL highlighted that it would be helpful to have more cover from Board members in working groups.

2.3 JL noted that LGA would be providing a further update on the progress of the member website in their update along with an update on the 'Need for Change'. Thirty-nine out of forty-four Fire and Rescue Authorities (FRAs) responded to the Need for Change survey and 83% of respondents believe there is a need for change. Further engagement will now be undertaken with DD as the NFCC Pensions Lead, along with the Board Chair prior to the report being shared wider.

2.4 Action 6.4 outstanding from the 19 March 2025 meeting – Mark Rowe (MR) and Andrew Fox-Hewitt (AFH) to provide information access requirements.

2.5 Action 4.25 from 18 June 2025 meeting – LGA to share best practice with FRAs with regards to handling Matthews expressions of interest from members who indicate they are not interested. This has now been discussed in LGA drop-in sessions with FRAs. LGA also consulted on the Radio 4

Moneybox show, initiated by FRSA, to raise awareness of the Matthews options exercise. JL added her thanks to FRSA for initiating this work.

2.6 Action 6.5 from 18 June meeting – Chair to confirm Cllr Phillips is happy to remain as deputy chair for the employer side. Cllr Phillips confirmed he is happy to continue in this role.

2.7 Action 7.5 from 18 June 2025 meeting – Secretariat to take budget to the Minister for approval. This was sent to MHCLG on 26 June and is awaiting Minister approval.

2.8 Action 7.8 from 18 June 2025 meeting – Secretariat to update AGM agenda to include items on LPB experience and the Board's business plan. This action has been completed.

### **3. Home Office update**

3.1 Helen Fisher (HF) introduced members of the MHCLG fire team including Teresa Clay, Anthony Mooney and Valentina Okora.

3.2 Teresa Clay, Head of Local Government and Fire Pensions at MHCLG, introduced herself to the Board and advised she has previously worked with fire policy when responsibility for this sat under the department in previous years.

3.3 HF advised that, following the government reshuffle, Parliamentary Under-Secretary of State for Building Safety, Fire and Local Growth Alex Norris has now moved to the Home Office and Samantha Dixon has taken up the role of Minister for Building Safety, Fire, Resilience and Elections, with a focus on local growth and regeneration.

3.4 HF updated the Board on current workstreams including responding to the Matthews consultation and work with the sector to resolve key policy issues around McCloud opt-outs. HF thanked Board members and advisors who had taken part in the opt-out working group for their constructive contributions as this will help to establish appropriate next steps and advised that materials and notes from the working group meetings can be shared

with Board members. HF advised that these are the top priorities for their team and will be finalised as soon as possible. There have been unavoidable delays due to the transition from Home Office to MHCLG and the recent government reshuffle.

- 3.5 HF informed the Board that the Scheme Advisory Board budget has been passed to the new Minister today and there should be an update soon. If there are likely to be any delays, the Board will be informed.
- 3.6 HF stated that the department are keen to avoid further delivery slippage, especially for the McCloud and Matthews remedies, and have secured additional resource within the Firefighter Pensions team and are actively recruiting.
- 3.7 HF added that to maintain momentum with the implementation of the McCloud and Matthews remedies, the Government Actuary's Department (GAD) are continuing to support by providing tools and guidance for FRAs and, in some cases, processing cases manually. This work continues to be funded by MHCLG rather than FRAs.
- 3.8 HF advised that the Firefighter Pensions team would like to move from a reactive to proactive space where they are able to champion improvements to the scheme to ensure a firefighter's remuneration package remains competitive, fair and fit for purpose. They are working with sector experts and the Board to understand the priorities.
- 3.9 HF advised they will be initiating work to review the current Firefighters' Compensation Scheme (FCS), which may lead to a review of ill-health provision and the medical appeals process. The LGA has been commissioned to undertake the initial review with a view to providing recommendations by spring next year.
- 3.10 In addition, they would like to review policies on unpaid leave for absences such as neonatal leave, to ensure the scheme is modern and inclusive, as well as exploring a review of pensionable pay and introducing a new member contribution structure.

- 3.11 HF acknowledged that there had been unavoidable delays to the contribution structure consultation but offered reassurance to the Board that lead in time will be provided to allow FRAs time to implement changes. HF will shortly be meeting with sector payroll experts to ensure the full impact has been considered.
- 3.12 HF advised that MHCLG are working closely with LGA on the 'Need for Change' survey, which is assessing the sector's appetite for changes to governance, including the option of a single or centralised function. This work aligns with government's preference for sustainability, consistency and good governance. MHCLG are keen to be involved with this work.
- 3.13 JL asked HF for if there was an update on timescales for the contribution review consultation response. HF advised that the intention is to provide this by the end of the year and to ensure FRAs have enough time to prepare for any changes.
- 3.14 DD mentioned that things are further ahead in Wales and Scotland. HF advised the delays in England are due to workloads, the change of department and cabinet reshuffle. Alan Wilkinson (AW) confirmed that changes to the contribution structure in Scotland came into force on 1 July and that the main change was the move to using actual pay.
- 3.15 JL asked if HF could explain more about the opt out working party. HF explained the purpose of the group and the issue that the group were considering. Over the last six weeks, the group has been considering potential solutions, including compensation, regulatory amendments or the feasibility of nullifying opts outs.
- 3.16 Based on the opt-out data provided by FRAs, GAD has been able to produce a number of case studies to look at potential compensation amounts. The initial meetings have now concluded and MHCLG will take the findings from group forward and will update the Board in the coming weeks.

## 4. GAD update

### 2024 Valuation

- 4.1 Brian Allen (BA) presented the GAD update covering an update on the 2024 valuation and explained the proposed timetable and key work that has been carried out on the assumptions for the valuation.
- 4.2 BA advised that the engagement session with the Board is now likely to take place in early 2026 rather than September as originally proposed. This is because all public service valuations are being carried out at the same time and there are some interdependencies. Some of this work is taking longer than anticipated due to data readiness.
- 4.3 BA advised that the valuations are on track to be able to advise on new employer rates in time for April 2027. Work on calculations will be completed in the second half of 2026 with a view to coming back to the Board to talk about the results.
- 4.4 Craig Moran (CM) asked if the main reason for things being delayed was due to pending Treasury directions rather than issues with FRA data. BA advised that data collection did take longer than anticipated but the main issue is that, due to dependencies between the schemes, the delays on the analysis for other public sector scheme valuations impacts on the timescales for the fire pension valuation.
- 4.5 JL confirmed there will be a meeting in January or February for the Board to provide input on assumptions and the cost effectiveness committee and First Actuarial will be dealing with this. JL asked the Board to start to consider the types of issues which impact those assumptions, such as data and employment issues, in advance of that meeting.
- 4.6 BA highlighted the key assumptions that GAD would like to focus discussions on including Matthews, rates of leaving, future workforce size, promotional pay increases and commutation proportion.

4.7 James Allen (JA) asked if there was a backstop date where it becomes too late to implement employer rate changes in April 2027. BA said that typically FRAs need clarity in autumn on employer rate for budgeting purposes and GAD are working around this.

### **Sargeant/McCloud Update**

4.8 Mike Scanlon (MS) presented GAD's update on current workstreams relating to the Sargeant remedy. This included an update on contingent decision opt-outs, guidance on immediate choice unauthorised payment charges, divorce guidance and administration calculators.

4.9 MS advised that GAD are still receiving queries from administrators asking for worked examples for offsetting and divorce cases, but as the guidance has now been finalised the expectation is that administrators should now be able to consider how they will progress these cases and any examples provided can be used as a check.

4.10 The standalone interest calculator was updated on 16 July following changes to HMT directions in April 2025. The tax and interest calculator was updated in August, to include changes to interest and to add functionality to deal with Matthews members and retrospective divorce cases.

4.11 MR raised an issue where a member had been advised that the administrator is unable to process pre-remedy divorce cases as software is not working and they are also unable to do calculations manually. MS advised that before the final guidance was issued, FRAs could not process cases, but GAD have been supporting administrators on cases where the member is approaching retirement to ensure they are not adversely impacted. Guidance has now been issued but due to the complexity of the process, administrators will need time to get processes in place.

**4.12 ACTION – CJ advised that she is meeting with the administrator and will establish the current position and feed this back to the Board.**

- 4.13 JL asked if the lack of worked examples is stopping administrators from processing cases and what the timescales were for examples to be provided. MS said the GAD team are working on examples and will share timescales with the LGA team.
- 4.14 The Board discussed how there is a lack of confidence in the sector in how to interpret complex guidance. Worked examples are needed to allow administrators to check their interpretation is correct and prevent errors.
- 4.15 The Board discussed the issues caused by the timing of the monthly release of the Matthews calculator and the impact it can have on administrators where there is short turnaround time for payroll cut-off dates. BA advised that GAD aim to release the interest rates in the first two or three days of the month to avoid these issues.

### **Matthews Update**

- 4.16 BA presented GAD's update on the Matthews update which included statistics on survey responsiveness, a quarterly update on the average progress of cases, the number of statements issued as a percentage of expressions of interest received and the number of members who have elected to join the scheme as a percentage of statements issued.
- 4.17 BA provided an update on the survey response rates and the quality of those returns. GAD would like to work with the sector to improve this data as it will be important information to help establish scheme liabilities once the exercise is concluded and it will also feed into assumption setting.
- 4.18 The Board discussed the statistics in more detail including how the Moneybox show may impact the number of expressions of interest, missing data for FRAs who had not responded and any patterns or trends with regards to the age of members electing to join.
- 4.19 BA advised that GAD would be providing a demonstration of the Matthews calculator at the AGM and that work is ongoing on version three of the calculator in advance of the Matthews consultation response. In addition,

GAD are currently designing processes for manual case calculations, which they anticipate will only be one to two percent of cases.

## **5. Local Pension Board Effectiveness Committee**

- 5.1 Tony Curry (TC) updated the Board on the Local Pension Board (LPB) effectiveness committee meeting held on 12 August.
- 5.2 There has been a reduction in the uptake of LPB training. This may indicate a low turnover of LPB members. The LGA introduced an enhanced training package for new board members along with refresher sessions for existing board members.
- 5.3 TA advised that the committee also discussed the annual review report and the difficulties LPBs are having with recruitment. The LGA took away an action to identify the current make-up of boards and whether there is any recruitment best practice in the sector that could be shared to assist with development of additional guidance or templates.
- 5.4 TA advised that fifteen delegates have registered for LPB training on 17 September, compared to thirty-five last year. Therefore, focus will switch to providing more refresher training in 2026, rather than full training sessions. If trends change, this will be reviewed.
- 5.5 JL addressed the issue of LPB diversity. TA advised this will form part of a wider piece of work to review the diversity of the Board as well as LPBs to ensure boards are representative of the scheme membership.
- 5.6 JL advised that the Chair of London's LPB wrote to her asking how the links between the Board and LPBs can be strengthened. JL said she would welcome Board members views on this.

## 6. LGA General Update

- 6.1 JL thanked TA on behalf of the Board for her hard work in looking after the scheme and the Board for the past year during CJ's maternity leave.
- 6.2 TA presented the LGA update and welcomed CJ back from maternity leave. TA advised that a Programme Support Officer has been appointed, and she will be joining the team next week at the AGM.
- 6.3 The LGA team has recently participated in the contingent decision opt-out working group alongside colleagues from DAC Beachcroft and First Actuarial. Other ongoing workstreams include the production of scheme manager guidance for the Matthews compensation framework, producing a training plan for 2026, development and user testing of the new member website and analysis on the 'Need for Change' survey which will involve further engagement with key stakeholders.
- 6.4 TA updated on the current annual benefit statements and remediable service statements (ABS-RSS) position and advised that the figures do not include the full sector as responses are outstanding. However, the statistics show good progress is being made with the production of statements for active members.
- 6.5 Des Prichard (DP) highlighted that there are still a significant number of deferred and immediate choice RSSs to be issued. TA advised that as the deferred statements relate to leavers, unless they are due to reach their pension age, these are lower risk. With regards to the immediate choice statements the slow progress is due to the complexity and manual nature of calculations. TA advised that West Yorkshire Pension Fund (WYPF) has discussed their planned approach to progressing these cases and are collaborating with other administrators on tools to assist with these calculations. Their aim is to have provided most immediate choice statements by the end of the year.
- 6.6 MR asked Helen Scargill (HS) about the reduction in the number of projections included on the RSS. In previous years, projections covered three key career stages to age fifty-five, age sixty and thirty years service. MR expressed that

members do want this information, and he felt that the aim should be to provide more than the bare minimum.

- 6.7 CJ advised that the RSS template was agreed nationally and was not a local or administrator decision. The final design was based on the need to ensure the Annual Benefit Statement and RSS (ABS-RSS) was manageable for members to read and that it met statutory obligations. CJ suggested that the Board's focus may be better placed on encouraging administrators to provide self-service functionality to their members which allow members to run their own projections.
- 6.8 HS confirmed WYPF are now using the nationally agreed template and clarified that the provision of three different projections was not standard practice across the sector and that this was a specific development that WYPF implemented. She also reflected on feedback regarding the provision of estimates and clarified that there is no statutory provision to provide estimates. WYPF current policy is to provide estimates to those within twelve months of retirement. This is in step with other administrators in the sector.
- 6.9 CJ added that current pot value and a projection to age sixty was the chosen option as this is the Normal Pension Age for 2015 scheme. In addition, multiple projections based on different ages will not feed through to the national Pensions Dashboards.
- 6.10 MR said the FBU would be interested in exploring self-service functionality. CJ advised that some technology is already available for FRAs to use and the LGA has asked Heywoods to attend the Board and demonstrate this functionality at a future meeting.
- 6.11 Philip Hayes (PH) raised that he is aware of cases where an administrator has advised members that RSSs will not be issued. HS advised that there are scenarios where RSSs cannot be provided and that all administrators are affected by this. This may be due to missing data, missing information from other schemes for transfers or where a member has not yet indicated their choice with regards to scheme pays.

**6.12** CJ provided the Board with an overview of the LGA team's proposed work plan, which will include short, medium and long-term objectives and priorities to assist with planning and budget setting.

**ACTION 6.12 - LGA to share this work plan at the next meeting and update the Board at future meetings on progress against this plan.**

## **7. Scheme Advisory Board Governance Update**

### **Governance Update**

7.1 JL welcomed DD as an employer representative and confirmed that no requests for change have been received from the political parties for employer representatives. Work is ongoing to fill the remaining vacant employer representative positions.

7.2 TA presented the governance update.

7.3 The Board discussed the proposal to conduct all future Board meetings in person and to ensure new members are aware of this expectation. AFH caveated that reasonable adjustments should be considered. The Board agreed to the proposal.

7.4 DP asked whether there was now an opportunity to have an independent person to look at the Board's effectiveness. JL advised that work is ongoing to put more governance measures in place, and it may be preferable to complete this work first. JL highlighted that MHCLG are focused on governance, and the team will be looking to learn best practice from Local Government Pension Scheme (LGPS) colleagues.

7.5 DP asked for this to remain on the agenda. TA agreed that assessing the effectiveness of the Board was important but that the team had already identified areas for improvement, therefore it would be preferable to wait until the LGA's work was completed first. DP added that the business of the Board should be focussed on strategic matters rather than technical matters which should be covered by the relevant sub-committees.

7.6 CJ suggested that this could be added to the LGA's work plan and review in spring.

**ACTION 7.6 – LGA to add a review of board effectiveness to the team work plan and review in spring 2026.**

7.7 AFH raised that the FBU provided rationale in writing in March 2025 for access to information that is not available to them at present and that this had not yet been addressed. TA asked for the FBU's email to be re-sent.

**ACTION 7.7 – AFH to re-send rationale for access to information to TA.**

7.8 JL added that any assessment of effectiveness would need to be carried out by an expert and that, as the Board is required to advise MHCLG when changes are needed, the work of the Board does have a technical aspect.

7.9 JL advised that Board members are asked to complete their training need analysis.

**ACTION 7.9: Board members to complete their training needs analysis by 30<sup>th</sup> September 2025.**

7.10 TA advised on two updates to the risk register. The first was to update any references to the Home Office to MHCLG, and the second was to reduce the likelihood risk rating for the key persons staff risk from four to three following the successful recruitment to vacancies and CJ's return from maternity leave.

7.11 JL introduced the draft annual review and budget setting policy and asked for comments. CM commented that the report was good and highlighted that it was not clear whether the screen shots included related to the Matthews or Sargeant remedies. No further comments were received.

7.12 JL asked if there was anything else the Board should be doing to make themselves accountable. No comments were received.

7.13 CM asked who the annual review report was being sent to. TA said it would be sent to LPB chairs for discussion at board meetings and would also be in the September FPS bulletin. JL advised that it would be issued in line with the AGM

each year. TA added that the budget setting policy will also fall align with the same timescale going forwards.

### **Budget Setting Policy**

7.14 TA summarised the budget setting policy and the purpose of the policy.

7.15 Cllr Hirst highlighted that there has been a 15% increase and asked how this has been scrutinised. TA advised that the budget for this year was agreed at the 18 June board meeting and is currently with the Minister.

7.16 TA outlined that the budget setting policy relates to how budgets will be set for future years as well as how budgets will be split between the board levy and the employer levy, and how the Board will be consulted.

7.17 The Board discussed the budget for communications, whether budgets could be approved a few years in advance and the transitional arrangements to ensure budgets could be agreed a year in advance going forwards.

7.18 The budget setting policy was approved.

### **Communication Strategy**

7.19 TA presented the communication strategy and flagged that a key focus would be on the equality and diversity of the Board, in line with similar work that the LGPS team has undertaken.

7.20 JL thanked First Actuarial for their assistance with the strategy and asked the Board for comments.

7.21 CM asked if there is an idea of what 'good' looks like in relation to equality and diversity. TA advised that it was about understanding the current make-up of the Board and then establishing what 'good' looks like to ensure it is representative of the sector.

7.22 JL asked about member experience. TA advised that the team are considering how the new website can be used to communicate with members including being able to subscribe to receive updates. In addition, the team are also looking

at how to increase engagement through other mediums such as newsletters, podcasts and social media. This will include assessing the feasibility and costs of each idea and whether it will be part of short, medium or long term goals on the LGA work plan.

7.23 The Board discussed the benefits of the proposed ideas and how this might provide useful data for analysis and improve consistency across the sector.

7.24 JL asked for agreement for all governance documents, the risk register and meeting dates for 2026. The Board approved all documents and meeting dates.

## **8. Guest Update**

### **Administrator Updates**

8.1 The Board received reports from administrators and noted the key points raised.

## **9. Software Supplier Updates:**

9.1 The Board received reports from software suppliers and noted the key points raised.

## **10. AOB**

10.1 MR raised that Board members do not always stay for the full meeting and asked if was possible to record in the minutes what time a Board member leaves the meeting. DP agreed that members should either attend, send a substitute or send apologies.

10.2 CM said he agreed that it would be worthwhile logging this to show the member was not involved in any voting or decisions taken.

**ACTION 10.2: Secretariat to log partial attendance.**

**ACTION 10.2: Board members to ensure that they send apologies or send a substitute where appropriate.**

10.3 JL closed the meeting at 15:06



## Actions and agreements

11 December 2025

Location: Hybrid – In person and virtual meeting through Microsoft Teams

### Chair

Joanne Livingstone	Scheme Advisory Board Chair	Present
--------------------	-----------------------------	---------

### Scheme Member Representatives

Philip Hayes	Fire and Rescue Services Association (FRSA) - Standing member	Present
--------------	---	---------

Ade Robinson	Fire Officers Association (FOA) - Substitute	Virtual
--------------	--	---------

Des Prichard	Fire Leaders Association (FLA) - Standing member	Present
--------------	--	---------

Matt Cook	Avon Fire and Rescue Service - Observer	Virtual**
-----------	---	-----------

### Scheme Employer Representatives

Cllr Roger Hirst	Local Government Association - Standing member	Present
------------------	--	---------

Dawn Docx	NFCC Pensions Lead - Pending member	Present
-----------	-------------------------------------	---------

Martin Rehorn	Hereford and Worcester Fire and Rescue Service – Director of Finance and Treasurer - Pending member	Present
---------------	---	---------

Richard Welch	Avon Fire and Rescue Service – Assistant Chief Fire Officer – Pending member	Present*
---------------	--	----------

### Advisors to the Board

Helen Scargill	Technical Advisor	Present
----------------	-------------------	---------

Craig Moran	First Actuarial – Actuarial Advisor	Virtual
-------------	-------------------------------------	---------

James Allen	First Actuarial – Actuarial Advisor	Present
-------------	-------------------------------------	---------

Jane Marshall	DAC Beachcroft - Legal Advisor	Present
<b>Secretariat</b>		
Claire Johnson	Senior Firefighter Pension Advisor	Present
Tara Atkins	Firefighter Pension Advisor	Present
Jill Swift	Firefighter Pension Advisor	Present
Suzanne Williams	Firefighter Pension Programme Support Officer (minutes)	Present
Clair Alcock	Head of Pensions (LGA)	Present*
<b>MHCLG</b>		
Anthony Mooney	Speaker	Present
<b>Government Actuary's Department</b>		
Mike Scanlon	Speaker	Present
Brian Allen	Speaker	Present
<b>Devolved Governments</b>		
Karen Gilchrist	SPPA - Observer	Remote***

\* Joined at 11.30

\*\* Left meeting at 12.48pm for pre-arranged commitment

\*\*\* Left meeting at 14.21

## 1. Welcome, Apologies and Conflict of Interest

1.1 The Chair, Joanne Livingstone (JL) opened the meeting at 11.00 and confirmed that the Board was not quorate, requesting that any decisions or required input be sought from absent Board members.

**ACTION 1.1: As a result of the Board not being quorate, any decisions or required input would be sought from absent members via email after the meeting.**

1.2 JL welcomed Matt Cook (MC), who was attending to shadow Des Prichard (DP) ahead of DP's departure from the Board. JL thanked DP for his years of service and noted that he will be greatly missed.

1.3 JL welcomed everyone to the meeting and extended a particular welcome to Dawn Docx (DD), Richard Welch (RW), and Martin Rehorn (MR), who, subject to approval by the Secretary of State, will be joining the Board as employer representatives. As their appointments are not yet confirmed, she noted that they are not eligible to vote at this meeting.

1.4 She reported that no FBU representatives will be in attendance due to a scheduling conflict. Apologies have been received from Andrew Fox-Hewitt, Mark Rowe, Mark Stilwell, Cllr Leslie Byrom, Cllr Roger Philips, Cllr Roger Price, Tony Curry, Helen Fisher and Glyn Morgan, who is substituted by Ade Robinson.

1.5 A reminder regarding disclosure of conflicts of interest was raised, with the new Conflicts of Interest Policy scheduled for later discussion.

## **2. Actions arising (11 September 2025) and Chair's update.**

2.1 JL provided an update on two recent meetings. First, JL met with the Chair of the Police Scheme Advisory Board to discuss governance approaches. They recently conducted a board effectiveness survey and may be able to share their template, subject to Home Office approval. JL noted such a survey would support good governance and help identify skill gaps.

2.2 JL also met with the Pensions Ombudsman (TPO) following concerns raised at the Local Pension Board (LPB) Chairs' Forum about increasing Internal Dispute Resolution Procedure (IDRP) cases. TPO is considering taking forward potential test cases relating to RSS's and contingent decisions. They asked to be informed if significant case volumes arise so they can plan resources.

2.3 DP raised concerns about retired members with unresolved calculations, highlighting the emotional and financial impact on those awaiting corrected pension figures. JL acknowledged this and noted that administrators had provided a report summarising current issues.

2.4 CJ noted that it would be helpful for the next SAB meeting to request that administrators provide a breakdown of the reasons why cases are not being processed.

**ACTION 2.4: Local Government Association (LGA) to contact administrators with a request that they provide a breakdown of reasons why outstanding cases are not being processed, ahead of the next SAB meeting.**

2.5 Members discussed wider concerns around delays affecting pensioners, noting complexities due to manual calculations, annual allowance corrections, and dependencies on software changes and external data. Helen Scargill (HS) explained that calculations often require multiple stages and additional data before progressing.

2.6 CJ reported that the LGA is scheduled to meet with West Yorkshire Pension Fund (WYPF) the following week to support them in developing a clear plan of action. She confirmed that the LGA will be facilitating an Oversight Board to oversee this work and meetings will commence in January 2026. The LGA will update the Board on the priorities agreed by the group.

**ACTION 2.6: LGA to report back to SAB on the priorities agreed by the steering group.**

2.7 The Board was advised that the minutes for the 11 September 2025 meeting have been circulated and comments were invited. No comments were received.

2.8 CJ provided an update on actions noted during the meeting held on 11 September 2025, highlighting those actions that remain outstanding.

2.9 Action 6.4 outstanding from the 19 March 2025 meeting – Mark Rowe (MR) and Andrew Fox-Hewitt (AFH) to provide information access requirements.

**ACTION 2.9: Remind FBU that action 6.4 from 19 March 2025 meeting is outstanding.**

2.10 Action 7.9 outstanding from the 11 September 2025 meeting - Board members to complete their training needs analysis by 30th September 2025 (LGA have sent out TNAs but only 3 completed TNAs received back).

2.11 Action 10.4 - Board members to ensure that they send apologies or send a substitute where appropriate.

**ACTION 2.11: As the Board was not quorate at the meeting on 11 December 2025, it was agreed that the ability for members to send substitute representatives should be reinforced.**

2.12 DP suggested that the minutes should clearly distinguish between standing Board members, substitutes, advisers, invited guests or speakers, and observers. It was agreed that this was a good suggestion.

**ACTION 2.12: Minutes to clearly identify standing Board members, substitutes, advisers, invited guests or speakers, and observers.**

2.13 JL provided a brief overview of the annual FPS Conference and highlighted the very positive feedback received.

### **3. MHCLG update**

3.1 Anthony Mooney (AM) confirmed that the government response to the Matthews consultation had been published, with the amending regulations expected to come into force on 01 April 2026. He provided the Board with an overview of the amendments.

3.2 AM reported that work on the Matthews compensation arrangement, designed to address areas not covered by the main remedy, has progressed, and it is hoped that a final position with HM Treasury can be agreed in the new year. He noted that progress has been delayed due to the lack of clarification from HMRC on the spreading mechanism in relation to the Matthews Remedy. CJ added that HMRC had not responded to previous correspondence on this matter and asked whether it would be appropriate for the Board to write to HMRC to outline the sector's concerns.

- 3.3 DP asked about the intention behind the review of the Firefighters' Compensation Scheme. AM confirmed that MHCLG has commissioned the LGA to undertake the review, with the aim of assessing whether the current scheme remains fit for purpose for the modern workforce. He noted that recommendations are expected by the end of March 2026.
- 3.4 AM updated the Board that the contributions consultation response was published on 08 December 2025 and provided an overview of the key points, emphasising that changes are essential to keep the scheme sustainable, fair, and compliant with the Public Service Pensions Act 2013.
- 3.5 AM provided an update regarding the Sargeant Opt-Out issue. The working group meetings were reported to be extremely helpful. The goal is to secure a ministerial decision early in the new year, and the Board will be updated as soon as that decision is made.
- 3.6 JL highlighted the ongoing uncertainty surrounding the Sargeant opt-out issue and noted that the Board's letter to ministers had been positively received. AM confirmed that MHCLG is awaiting ministerial direction.
- 3.7 JL asked for clarity on the current approach to processing opt-outs. CJ advised that administrators may continue to process cases where members opted out after 1 April 2015 and did not subsequently re-join; all other cases should be held pending ministerial guidance.
- 3.8 HS outlined an example case that demonstrated the risk of incorrectly linking FPS 1992 and FPS 2006 benefits when this case was transferred to LPPA. She advised that a meeting with LPPA is planned to agree how such pending cases should be held until the legal position is finalised, as this will support consistent handling and avoid member detriment.
- 3.9 In relation to the member contributions update, Craig Moran (CM) asked whether any queries had been raised regarding the practicalities of implementing the move from wholetime equivalent pay to actual pay. CJ advised that a virtual meeting with payroll teams had been arranged for 16 December 2025 and confirmed that further clarity on implementation issues

was expected following that discussion. She noted that early feedback indicated payroll teams would require as much notice as possible to configure their systems to ensure members receive the best possible experience.

3.10 James Allen (JA) raised concerns around whether payroll teams would have enough time to update their policies in time for the changes to the member contribution changes.

3.11 JL suggested that information on payroll policies relating to contribution changes should be included in the letter to be issued to LPB Chairs.

**Action 3.11 Include information on payroll policies relating to contribution changes in the letter to be sent to LPB Chairs.**

3.12 CJ noted concerns that some Fire and Rescue Authorities (FRAs) share the same payroll provider, meaning their payroll policies would need to be aligned, depending on the level of flexibility available within the provider's systems. It was also noted that the main issue is determining the bands for retained firefighters.

3.13 HS stressed the need for a nationally consistent approach to contribution related payroll policies, noting that decisions must be documented and shared across the sector. This would ensure administrators have clear reference points, avoid unnecessary queries, and prevent inconsistencies arising from differing FRA decisions. CJ confirmed that this point could be reinforced in the letter to LPB Chairs.

#### **4. Government Actuaries Department update**

4.1 Mike Scanlon (MS) presented an update on the 2024 Valuation, including an overview of the progress made on the SAB engagement plan timeline, key changes and wider updates.

4.2 DP raised a concern that employer contribution rates are likely to increase, noting that this is primarily driven by the reduction in the SCAPE discount rate. It was highlighted that SCAPE is the single largest factor influencing

employer contribution outcomes. MS advised that he would be addressing these concerns later in his update.

4.3 MS noted two key technical changes in the draft valuation directions: deficits will now be spread using current payroll rolled forward, rather than projected workforce payroll, simplifying the process and likely reducing employer contribution pressure; and there will be additional flexibility on which minor assumptions must be analysed.

4.4 MS reported that data validation for the 2024 valuation is complete and no further queries will be issued to administrators. Work is now focused on assumption setting, with stakeholder discussions planned for February, March 2026, ahead of publishing the formal assumptions report in summer 2026. Indicative results are expected to be shared with SAB and FRAs in the second half of 2026, with final valuation results due in early 2027.

4.5 MS reported that core assumptions would be set, including those for SCAPE, short-term financial assumptions, long-term mortality trends, financial assumptions for pension increases, and long overall earnings growth.

4.6 MS confirmed that SCAPE remains the most influential factor and is expected to be reviewed by HMT at a fiscal event, likely the March Budget. Any resulting changes to employer contribution rates are expected to be managed through funding adjustments, consistent with previous valuations

4.7 CM asked about the expected lead in time ahead of the new employer contribution rate applying from 1 April 2027. MS confirmed that, although the final valuation results will be published in early 2027, indicative results will be shared with the Board and FRAs in the second half of 2026, allowing employers sufficient time to prepare for any changes. These indicative figures will reflect the results expected to appear in the final valuation documentation in time ahead of the new employer contribution rate applying from 1 April 2027.

4.8 Roger Hirst (RH) stressed the importance of using up to date, evidence-based assumptions given recent volatility. He raised concerns that funding

adjustments do not fully compensate FRAs for changes in employer contributions, creating financial pressure.

4.9 Dawn Docx (DD) raised the concern that different that FRAs are funded differently and may not receive full grant support for changes in employer contributions. She stressed the importance of receiving indicative valuation results as early as possible, ideally before September 2026, to support budget planning. MS reiterated that updated valuation directions will use current payroll rolled forward rather than projected workforce payroll and confirmed that decisions on employer contribution changes must balance alongside the cost control mechanism, which operates separately from the main valuation process.

4.10 Brian Allan (BA) presented an update on progress with the Matthews exercise, highlighting quarterly trends, overall progress to 30 September 2025, and the number of firefighters still awaiting statements.

4.11 BA provided an overview of the volume and types of manual cases remaining and noted that delays often arise where cases fall outside standard automated processes. GAD also outlined how FRAs are keeping pace with issuing expressions of interest and emphasised that while most cases can now be processed through the calculator, a small proportion of complex cases require additional technical development.

4.12 CJ noted that current monitoring only covers progress up to the point that members make an election, as this is where the regulatory deadlines apply. However, delays have been identified for individuals who have already made an election but are not yet in payment. She suggested that the Board may want to collect data on this in 2026.

**ACTION 4.12: LGA to start collecting data from FRA's on individuals who may have already made an election but are not yet in payment in respect of Matthews and to share this data with the SAB.**

4.13 HS requested that the Board notes that while the requests for data are understood, they place additional pressure on administrators, who must

divert time away from processing cases to produce the required information. Administrators also face significant expectations to make payments promptly once FRAs submit completed forms.

4.14 CJ responded by acknowledging these pressures and providing clarification about why it is important that Board has oversight of this information

4.15 The Board discussed ongoing challenges in using the GAD calculator, noting that while the tool itself is functioning as intended, its effectiveness is often undermined by incorrect or incomplete information being entered. Members of the Board highlighted that this, combined with the calculator's inherent complexity, can result in delays and rework. There was broad agreement that additional training and targeted support for FRAs and administrators would improve accuracy and overall efficiency. There was broad agreement that additional training and targeted support for FRAs and administrators would improve accuracy and overall efficiency.

**ACTION 4.15: LGA to explore and implement options for providing additional support and guidance on the effective use of the GAD calculator.**

**BREAK**

## **5. LGA general update**

5.1 CJ provided the Board with a brief overview of the LGA general update paper which had been shared in advance of the meeting.

5.2 CJ updated the Board on contingent decisions, confirming recent engagement with the sector via coffee mornings and clarifying which cases can and cannot be reinstated into FPS 1992. The LGA has also advised FRAs to begin preparing for the forthcoming Matthews regulatory amendments, including identifying eligible cohorts and addressing data gaps.

5.3 The Board was also updated on ongoing tax complications with HMRC, which are delaying the Matthews compensation framework and asked the

Board to consider whether they would support LGAs request of writing to HMRC as set out in paragraph 30. The Board agreed that they should formally contact HMRC to highlight the sector's concerns and seek urgent clarification

**ACTION 5.3: The Board agreed to write to HMRC setting out the sector's concerns regarding the tax treatment of Matthews arrears and requesting clarification necessary to progress the compensation framework**

5.4 CJ noted work with MHCLG on developing a compensation framework for Matthews, highlighting two concerns: the need for specialist advice to be covered, supported by legal advice, and potential costs from reopening deceased estates. The LGA has asked for both areas to be included within the framework, and it was suggested by JL that the Board should write to MHCLG to support this request.

**ACTION 5.4: The Board to write to MHCLG recommending that the compensation framework be expanded to include the costs of obtaining specialist tax advice and the costs associated with reopening estates for deceased members.**

5.5 CJ reported that progress on the review of the Firefighters' Compensation Scheme, upcoming training plans for 2026, development of the member website, and ongoing LGA work planning.

5.6 CJ provided an update on the development of the 2026 training programme. She noted that the LGA had issued a Training Needs Analysis survey, but only a small number of responses had been received to date. It was agreed that TA would follow up to encourage further submissions.

**ACTION 5.6: LGA to issue a reminder to complete the Training Needs Analysis survey.**

5.7 HS highlighted difficulties processing Matthews payments due to the tight monthly window created by the timing of GAD interest rate releases and

payroll cut off dates, which significantly limits how many cases can be paid each month. This constraint adds to existing delays and reinforces the need for FRAs to prepare early for the upcoming Matthews regulatory amendments.

5.8 A query was raised about whether a separate payroll run could ease pressure on administrators processing Matthews payments, but it was confirmed this is not feasible due to fixed end of month payroll cut-off dates

5.9 Clair Alcock (CA) requested that the Board take note of item 25 in the paper and that this is included in the minutes. Item 25:

Our recommendations focused on three key areas:

1. Identifying eligible individuals who may be affected by the amendments.
2. Locating data used in the original calculator, where applicable, to ensure continuity and accuracy.
3. Gathering new financial and service data that will be required for future calculations

## **6. Update on the 'Need for Change' Review**

6.1 The Board received an update on the Need for Change review, noting duplication of effort, resource gaps, member experience and capacity issues within FRAs, highlighted further by the Sargeant and Matthews remedies.

6.2 Survey results showed 86% of FRAs support exploring changes, including the option of a single scheme manager.

6.3 Work will continue with FRAs, administrators, unions and members, with recommendations to be developed for the NFCC and presented at the Fire management conference in March, subject to readiness.

6.4 RH observed that when the survey is issued, responses to a question such as *"Would you like it to be easier and cheaper?"* are likely to be overwhelmingly positive, as it is a question very few people would reasonably answer "no" to.

- 6.5 The Board noted the importance of engaging both supporters and those with concerns about change, and ensuring any future model improves consistency without lowering existing good practice
- 6.6 RH cautioned that a single scheme manager may reduce diversity of views, noting past reforms (e.g., Sargeant/Matthews) benefited from multiple perspectives.
- 6.7 RH raised concern that centralisation could risk inconsistent outcomes or lowered standards, while current local variation can sometimes benefit members.
- 6.8 The Board agreed any governance changes must consider the views of all FRAs, including those cautious about centralisation.

## **7. SAB Governance Update**

- 7.1 TA provided an overview of the SAB Governance Paper and asked the Board to consider points 30, 31, 35, 37, 41, 57 and 66.
- 7.2 TA noted that, with DP stepping down from his position, several vacancies now exist on the SAB and on the other committees to which he was appointed. Work to fill these roles will need to be taken forward.

**ACTION 7.2: Secretariat to begin the process of identifying and progressing arrangements to fill the current SAB vacancies.**

- 7.3 DD observed that several subcommittees have not met for some time, raising concerns about whether they are fulfilling a meaningful role. JL acknowledged this, noting that while the Local Pension Board Effectiveness Committee has been active, other groups, such as those covering valuations and administration, have remained inactive despite having valuable work they could undertake. She recognised the operational challenges in convening these groups but agreed that reactivating them and ensuring regular meetings would be beneficial.

7.4 TA confirmed that there is an intention to re-invigorate the SAB subcommittees, noting that forthcoming changes in committee membership present a timely opportunity to reset expectations and ensure these groups become active and effective.

**ACTION 7.4: Secretariat to review the current subcommittee structure and bring forward proposals to re-establish regular meetings and updated membership arrangements.**

7.5 CA provided an overview of how the LGPS Board operates, outlining the structure, purpose, and meeting frequency of its committees. She also offered to share further insight and experience to support the SAB in strengthening its own committee arrangements.

7.6 JL invited comments on the governance documents. RH queried the requirements relating to the Conflicts of Interest policy, and JL confirmed that these obligations arise from the Public Service Pensions Act.

7.7 TA invited Board members to consider whether they would be willing to take on the role of Chair of the Scheme Management and Administration Committee, noting that expressions of interest would be welcomed. Richard Welch (RW) stated that he would be happy to have a conversation regarding this.

**8. Board expenditure 2025/2026 and recommendations for 2026-2027**

8.1 CJ provided an overview of the Board expenditure 2025/2026 and recommendations for 2026-2027 noting that, previously, timing of budget approvals had not been in line with MHCLG expectations.

8.2 The Board was reminded that the current year's budget had already been agreed, with expenditure reviewed up to the most recent reporting point, and an underspend is anticipated.

8.3 An outline of the proposed budget for the following year was shared, though final carry forward amounts cannot yet be confirmed.

8.4 The Board received an explanation of the updated approach to allocating LGA staff time and associated costs to SAB work.

8.5 The proposed levy for the forthcoming year was introduced, subject to formal approval outside the meeting due to the meeting being inquorate. CJ then asked the Board for feedback or questions.

8.6 RW queried the position on meeting expenses. CJ clarified that the June and September 2025 Board meetings were held online/hybrid, but that future meetings will be held in person, which will result in higher meeting costs going forward. She also clarified that going forwards, there will be four SAB meetings per year.

8.7 RH commented that it would be more helpful for the budget report to present actual costs rather than percentages. CJ confirmed that this information can be provided in future reports.

**ACTION 8.7: CJ to ensure future budget reports present actual cost figures alongside percentages for clarity**

8.8 Martin Rehorn (MR) asked how the above inflation increase to the levy would be communicated to FRAs. CJ responded that the LGA Fire Pensions Team will produce an annual report setting out how levy funding has been used and demonstrating the value and improvements delivered to FRA's.

8.9 It was agreed that including clearer information on underspend and surplus, along with improved presentation of tables, would help understanding and avoid confusion.

**ACTION 8.9: CJ to update the budget report format to provide clearer underspend/surplus information and improved table presentation for recirculation.**

## **9. LPB Chairs Forum**

9.1 CJ introduced the standing item on the LPB Chairs Forum, outlining its purpose and the frequency of meetings.

9.2 She highlighted concerns raised by LPB Chairs regarding the difficulty in communicating directly with the SAB. CJ explained the steps taken to address this, including the creation of a designated SAB email inbox to support consistent communication. She also reported that four key issues were raised at the most recent LPB Chairs meeting which are detailed in item 15 of the LPB Chairs Forum paper.

9.3 CJ addressed concerns regarding missed Sargeant deadlines, noting that JL had already raised these issues with the Pensions Ombudsman

9.4 The Board discussed whether a centralised solution for members to access specialist advice could support members, acknowledging both the potential benefits and cost implications.

9.5 The Board also noted risks associated with inconsistent or poor-quality financial advice and the need to ensure appropriate support, especially for vulnerable members.

9.6 Options for centrally procured specialist tax support are being explored, though affordability and governance considerations remain.

## **10. Administrator Updates – Position Statements**

10.1 The Board received reports from administrators and noted the key points raised.

## **11. Software supplier updates**

11.1 The Board noted the written updates from software suppliers. No major concerns were raised.

## **12. AOB**

12.1 The Board were reminded that updated Conflict of Interest declarations will be issued shortly to all existing members and advisors.

**ACTION 12.1 Secretariat to circulate updated Conflict of Interest declaration forms to all current members and advisors and track completion**

12.2 The Board noted low completion rates for the EDI survey and agreed a reminder would be sent.

**ACTION 12.2: Secretariat to issue a reminder to all Board members to complete the EDI survey.**

12.3 No further items were raised under AOB.

12.4 The Chair offered closing remarks, thanking members for their contributions and acknowledging the milestone of the 100th FPS Bulletin.

JL closed the meeting at 15.00