



NORTHAMPTONSHIRE FIRE AND RESCUE AUTHORITY

PENSION BOARD MEETING

Tuesday 23rd September 2025

10:00-12:00

Hill Room Darby House and Microsoft Teams

If you should have any queries in respect of this agenda, or would like to join the meeting please contact Kate Osborne 03000 111 222

Kate.Osborne@northantspfcc.gov.uk

Members of the public, with the permission of the Chair of the Committee, may ask questions of members of the Committee, or may address the Committee, on an item on the public part of the agenda.

Further details regarding the process for asking questions or making an address to the Committee are set out at the end of this agenda notice

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Public Meeting of the Fire Pension Board				Time
1	Welcome and Apologies for non- attendance			
2	Declarations of Interests			
3	Minutes and Action log 25 th March 2025	Chair	Report	
4	WYPF Month Report, including update on any breaches	HS	Report	
5	IDPRS	CM	Verbal	
6	Compliance with the Pensions Regulator and Code of Practice	HS	Report/ Verbal	
7	Risk Register	NA	Report	
8	Election of Chair and Vice Chair	PB	Verbal	
9	Annual Benefits Statement	NA	Verbal	
10	Data Improvement Plan	NA	Verbal	
11	Data accuracy assessment after received from third party	NA	Verbal	
12	Improving processing (avoiding duplicate person record – assessment of I Trent processes	NA	Verbal	
13	Pension Board – Terms of Reference	All	Report	
14	Agenda Plan	VA / KO	Report	
15	AOB	Chair		
16	Confidential items – any	Chair		
17	Resolution to exclude the public	Chair		
	Future Meetings: - 23 rd September - 2 nd December			

Agenda Item : 3

NFRS Pension Board meeting NOTES AND ACTION LOG –25th March

Attendees: Paul Bullen (PB); Nick Alexander (NA); Vaughan Ashcroft (VA); Nikki Watson (NW); Jim Powell (JP); Don Crook (DC); Aidan Philips (AP); Cat Moule (CM); Helen Scargill (HS); Kate Osborne (KO);

	Issue	Comments
1	Welcome and Apologies for non- attendance	Apologies; Welcome; Jim Powell
2	Declarations of Interests	None declared.
3	Meetings and Action log 17 th December	<ul style="list-style-type: none"> - Minutes signed off - AP – do we do exit interviews? CM – 9/10 some will give a reason. Usually financial. Not formally asked. Would it be helpful to understand? NA – yes think it would be useful and those do not have to feel obliged to answer.
4	WYPF Monthly Report – November 2024	<ul style="list-style-type: none"> - Quarterly reports – all to be shared with board members. Any issues raised will occur either outside board or at the board session. - ACTION - share monthly reports as issued and also along with Pension Board report bundle - ACTION - JP to share dashboard summary with Na to discuss using for KPI tracker? - Impacts on delays during to resourcing. Up and down will see changes throughout the year as based on resourcing and workload impacts - Key part – additional information at section 5 – key information about Matthews and GAD calculation and election data - Pensions saving statements and remediable pension saving statements – up to 31/Jan – provided statements for everyone who had breached and paid tax charge – all have been dealt with. Then cleared everyone who had had a breach before records had rolled back or 55 upwards. - PRSS sent out to those impacted by the rollbacks. - Anyone who hasn't been send will be by the PRSS date. Small number – there will be no tax to pay for these people. So although a breach not a material breach so will not be reporting to TPR. But The board can if you feel it is a breach. - PB asked for views – NA – agree with HS – not a material breach but do we want to report? It would be registered and assessed to see if 'material or not' – it can be added to internal breach register an assessed accordingly.

		<ul style="list-style-type: none"> - NW – we should record on internal report. Keen to overreport and therefore NW would like it report. - NA – keen to bring wording around reporting the breach to pension board for discussion and approval. - ACTION – circulate proposed wording to board members - Request highlight training in comms to members and also request feedback from members about how beneficial it may or may not be to them. - Section 12 – LGA bulletin – under the actions – there is sometimes an action for scheme or WYPF or both. Under red action this is noted. If it is an action from LGA bulletin they are noted in the WYPF monthly report - Discretion as a fire authority – section 29.10.B – extend RSS deadline for specific cohorts where it hasn't been possible to produce by the deadline. - Will be electing and looking into rollbacks around Matthews members. - Need to make sure West Northants provide the information that is required to provide members with optimal service. <p>ACTIONS</p> <ul style="list-style-type: none"> - Comms of useful stuff to members – CM and including on vlog - Discretions piece – need to get wording right – NA - Receiving of data is imminent. CM to speak to PB if more gravitas is required - June date – hoping to release options under Matthews – would hope 31st December for outcomes in relation to this. - HS – on top of section 29.10B – immediate choice pensioners red offsetting pensioners – not able to be done as there was nothing available explaining how this would work. Since then there has been some HMIC guidance to ensure all comfortable of what is required through the calculations. BUT actual legislation still remains unavailable, unlikely to be laid until Autumn although likely been retrospective. We need decision from NFRAS to proceed or not without legislation – ACTION. NA and NW to discuss and then put decision in writing around risk and accepting risk relating to this issue. VA and NA to discuss implications. - GAD contribution adjustment data HS hasn't received – required. NA to follow up
5	Update on any breaches	<ul style="list-style-type: none"> - See above.
6	Internal Dispute Resolution Process - IDRP	<ul style="list-style-type: none"> - We don't have any cases we are aware of - CM - (internal dispute resolution) - AP – raised potential/ unofficial complaint. Member requested three, can only have two. CM is aware and speaking to member.
7	Risk Register	<ul style="list-style-type: none"> - NA – was HS able to find a good practise Risk Register for NA? HS highlighted that the example organisation she was going to use are now changing their risk software. - PB – other alternative this goes on 4Risk - Na – reference 7 and 10 as red – because we will not meet 31st March.

		<ul style="list-style-type: none"> - NA – few items updated – Matthews to be reviewed as data arrives. But continuing - Biggest risks around data quality and adherence to legislative requirements - JP – advocate using 4Risk – ACTION – CM and NA to add to 4Risk after checking accessibility for Fire Colleagues -
8	Proposed discretions	<ul style="list-style-type: none"> - This is the 2015 as the only active scheme – there might be some - Previous discretions that we adopted when previous Chief Fire Officer did this. there is a plethora of ones which have been discarded as they were not seen appropriate for this authority - NA has tried to add into delegations of the scheme manager, also of financial manager - Normal – scheme manager; S151 – financial decision; OPFCC – Novel contentious - PB – red ones make sense for Commissioners office (related to their severity) - JP – forfeiture of lump sum death benefit – what does this mean? – NA have the right to do this – JP in what circumstance? – NA extreme, to reserve the right in extreme dark circumstances - Discretion would broadly be mirrored in 1992 or 2006 - Pension Board – happy to approve.
9	Firefighters Pension Scheme Administration Update	<ul style="list-style-type: none"> - Nothing further
10	Agenda plan	<ul style="list-style-type: none"> -
11	AOB	<ul style="list-style-type: none"> - Specific case raised which is being investigated – PB timeline – put pressure on London Fire Service NW should required. - NA – to get NW on this to get this data. - HS – to action this.
12	Confidential items – any	
13	Resolution to exclude the public	
	Future Meetings: <ul style="list-style-type: none"> - 25th March 2025 - 7th July 2025 Proposed future dates TBC: <ul style="list-style-type: none"> - 23rd September - 2nd December 	

Action No.	Date of meeting action raised	Issue Identified	Proposed Action	Owner	Progress Update or Final Outcome	Date Closed
2	18/07/2024	training options	NA to chase up informationn to source independent and appropriate training	NA	Julie been in contact with pension scheme regulator - will send through details of training to bring to next Pension Board. July 2025. NA - to send new starter links to Jim Powell. 25/03/2025	
5	18/07/2024	unsure if HS has asked Stuart about members who havent signed up	MM to chase HS for update	HS	stuart not come back - HS to send message now on what WYPF can report on or not. 25/03/2025 - HS to chase up	
7	18/07/2024	recruitment of future board members	AP, DC and Jim Dorrell to meet to discuss to be circulated to board members as received	AP, DC	CF - Don is arranging meeting.	
24	25/03/2025	WYPF monthly reports		KO	KO is actioning this monthly	01/07/2025
25	25/03/2025	KPI dashboard tracker	JP to share with NA dashborad tracker they have previously used to see if it would be useful for Northants	JP & NA		
26	25/03/2025	Breach action plan	to circulate wording around the breach with board members prior to reporting	NA		
27	25/03/2025	Comms and Vlog to members	NA and CM developing comms to send to members. April recording	NA CM		
28		Data from West Northants	Due End of March. CM to let PB know if more gravitas is required	CM		
29	25/03/2025	29.10B decisions	to dicuss the implications of risk and acceptance of risk	NA & VA		
30	25/03/2025	29.10B decisions	need to put in wiritng a proposed decision about how to proceed without legislation. And speak to NW	NA and NW		
31	25/03/2025	GAD contribution data outstanding	NA to follow up and send to HS	NA		
32	25/03/2025	Risk Register	add Risk register to 4Risk (assuming access to all required colleagues is possible)	NA & CM		
33						
34						
35						
36						
37						
38						
39						
40						

Monthly Report

September 2025

Northamptonshire Fire Authority



West Yorkshire Pension Fund

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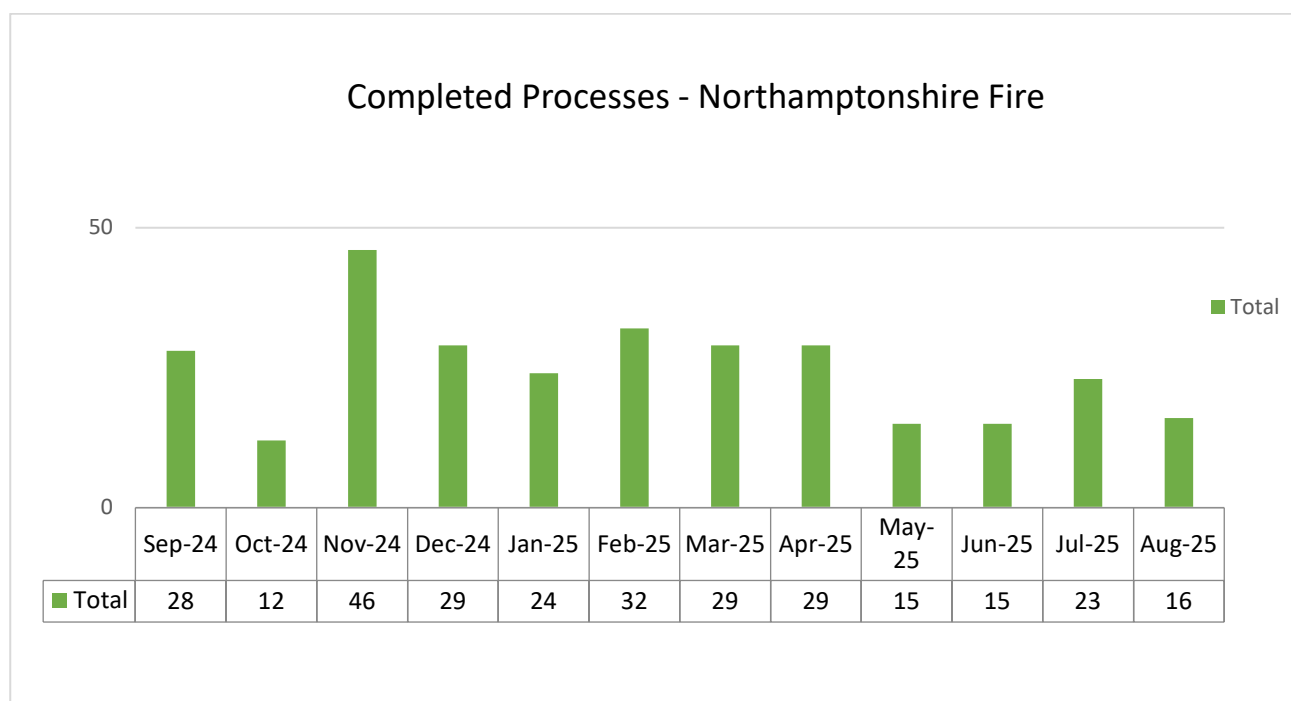


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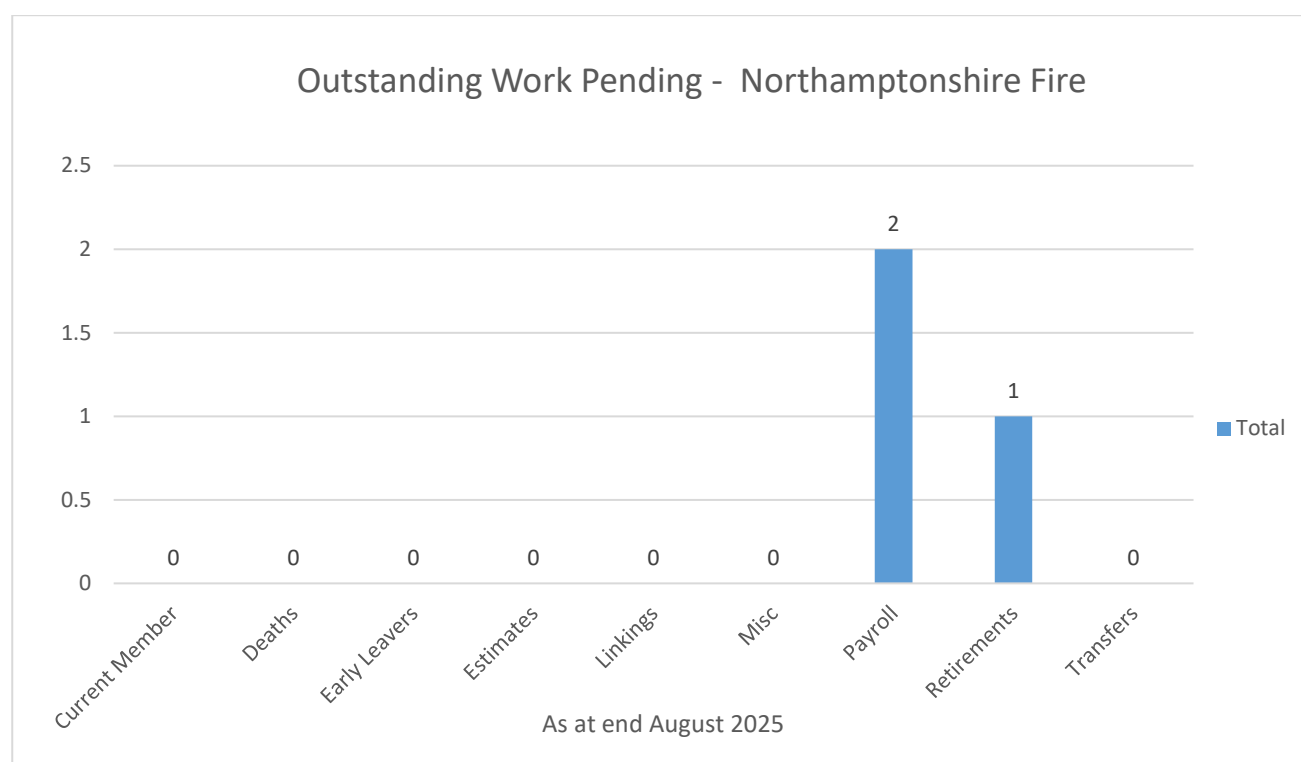
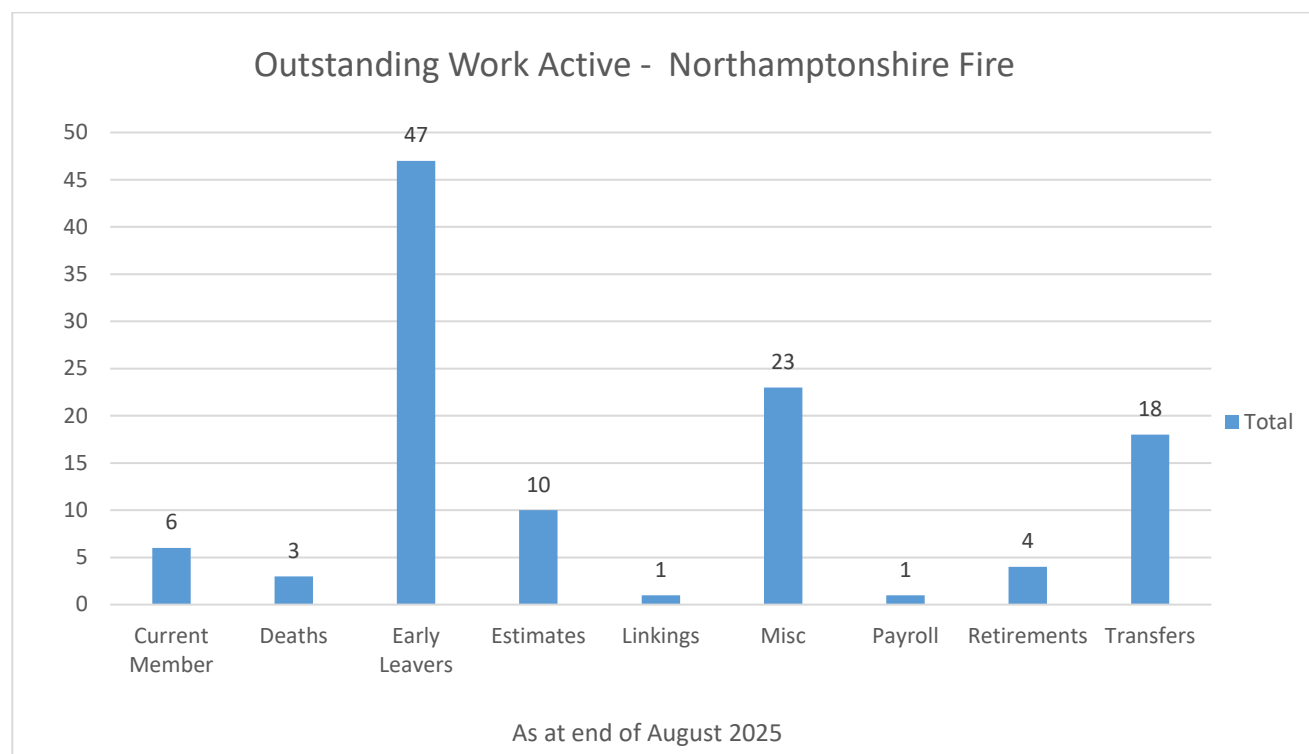
1.Completed processes

1 to 31 August 2025						
Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken
Deferred Benefits Into Payment/Payment of Lump Sum	2	3	2	85	100	3
Change of Address	2	20	2	85	100	8.5
Change of Bank Details	3	20	3	85	100	1.33
General Payroll Changes	3	20	3	85	100	1.33
Death in Retirement	2	10	1	85	50	11
Deferred Benefits Into Payment Quote	1	35	1	85	100	11
Life Certificate	1	10	1	85	100	1
Initial letter Death in Retirement	2	10	2	85	100	1
Monthly Pension	485	Pay date	485	100	100	



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

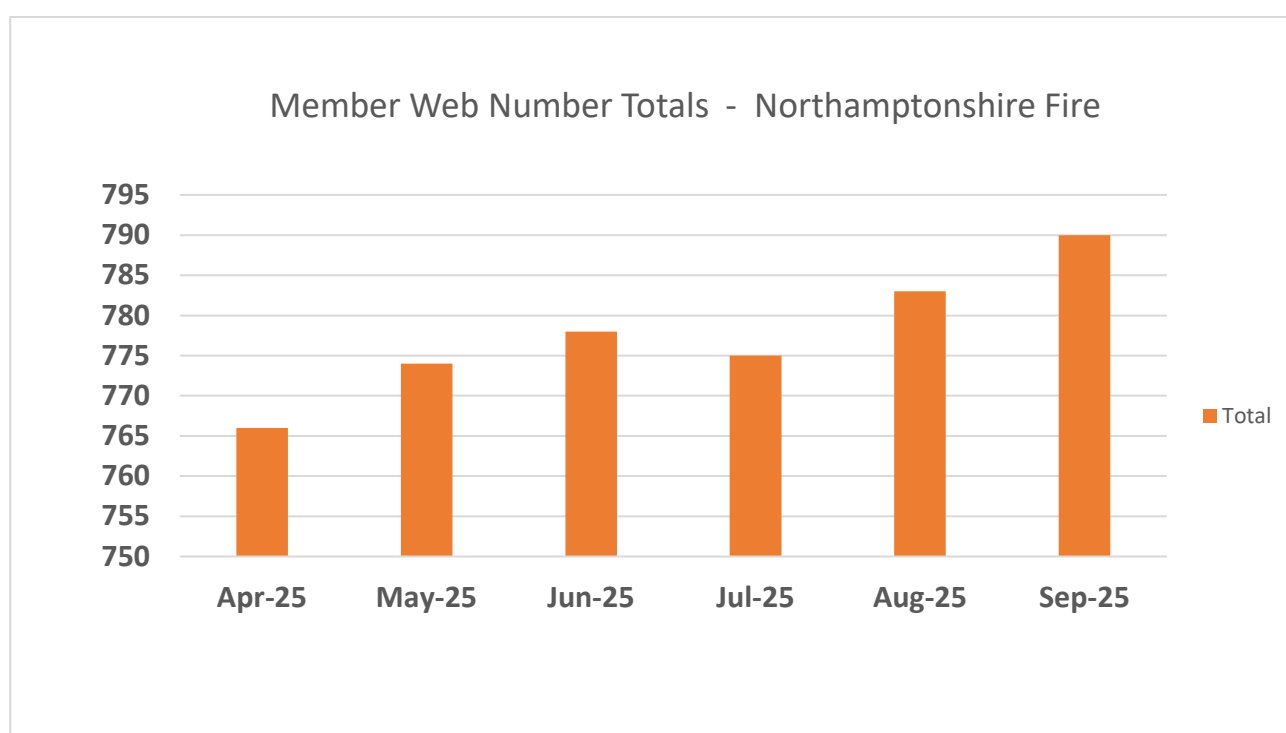
2. Work in Progress



3. Member Web Registrations

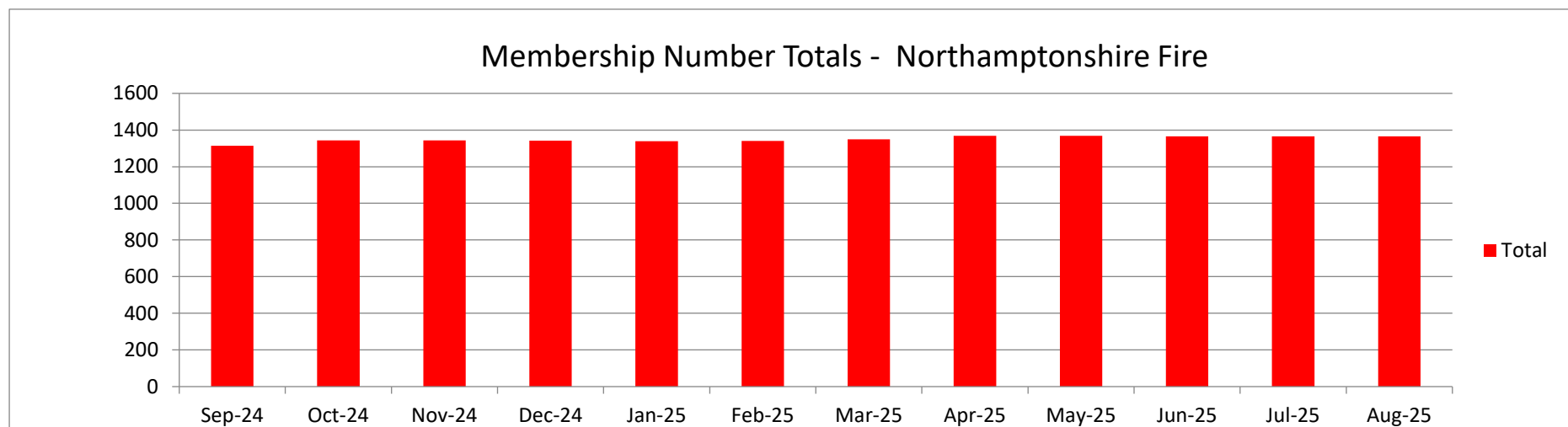
The number of members signed up to member web are:

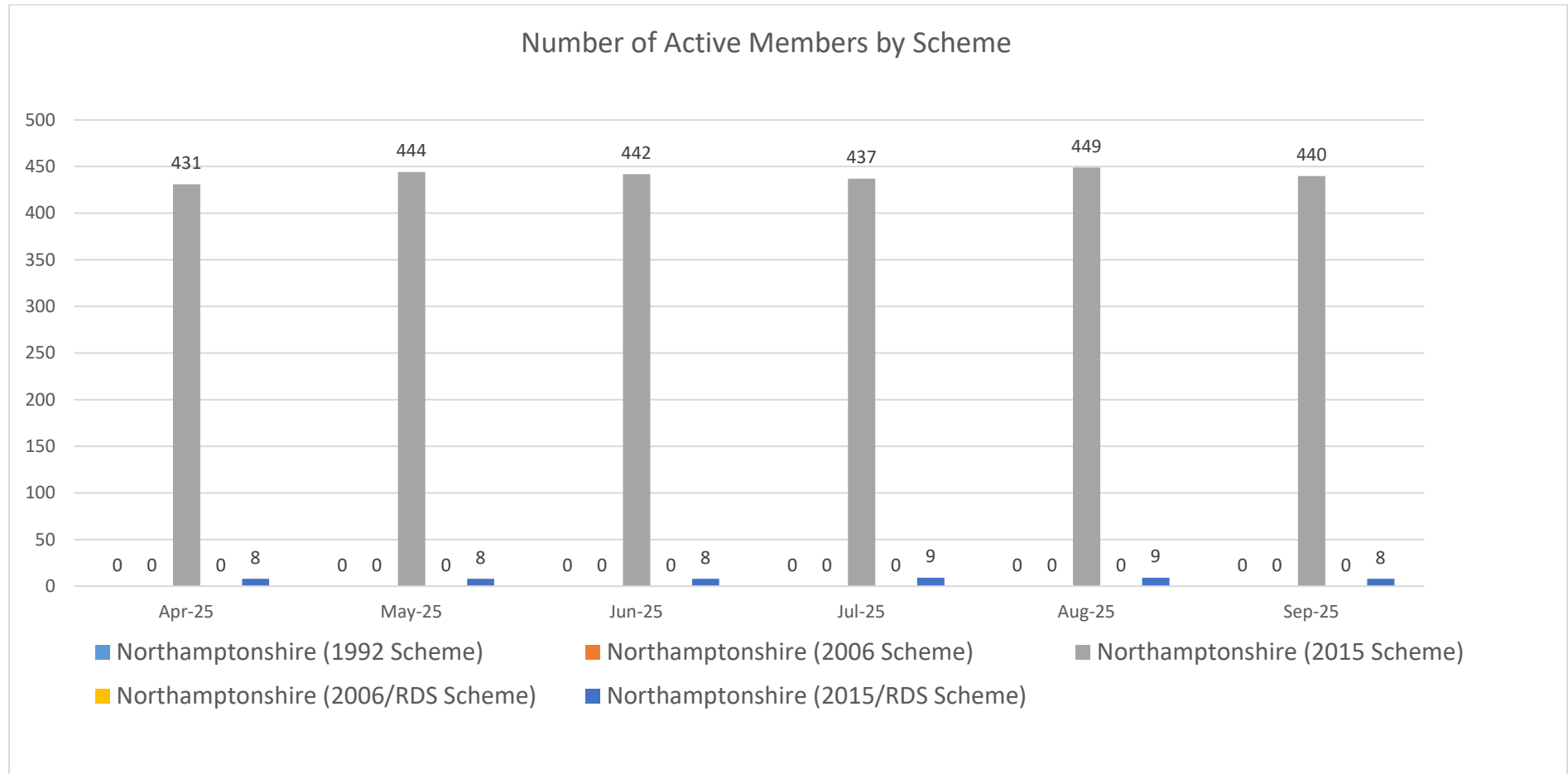
Status	Number
Active	296
Pensioner	291
Pensioner Ex-Spouse	0
Beneficiary Pensioner	22
Deferred Ex-Spouse	0
Deferred	181

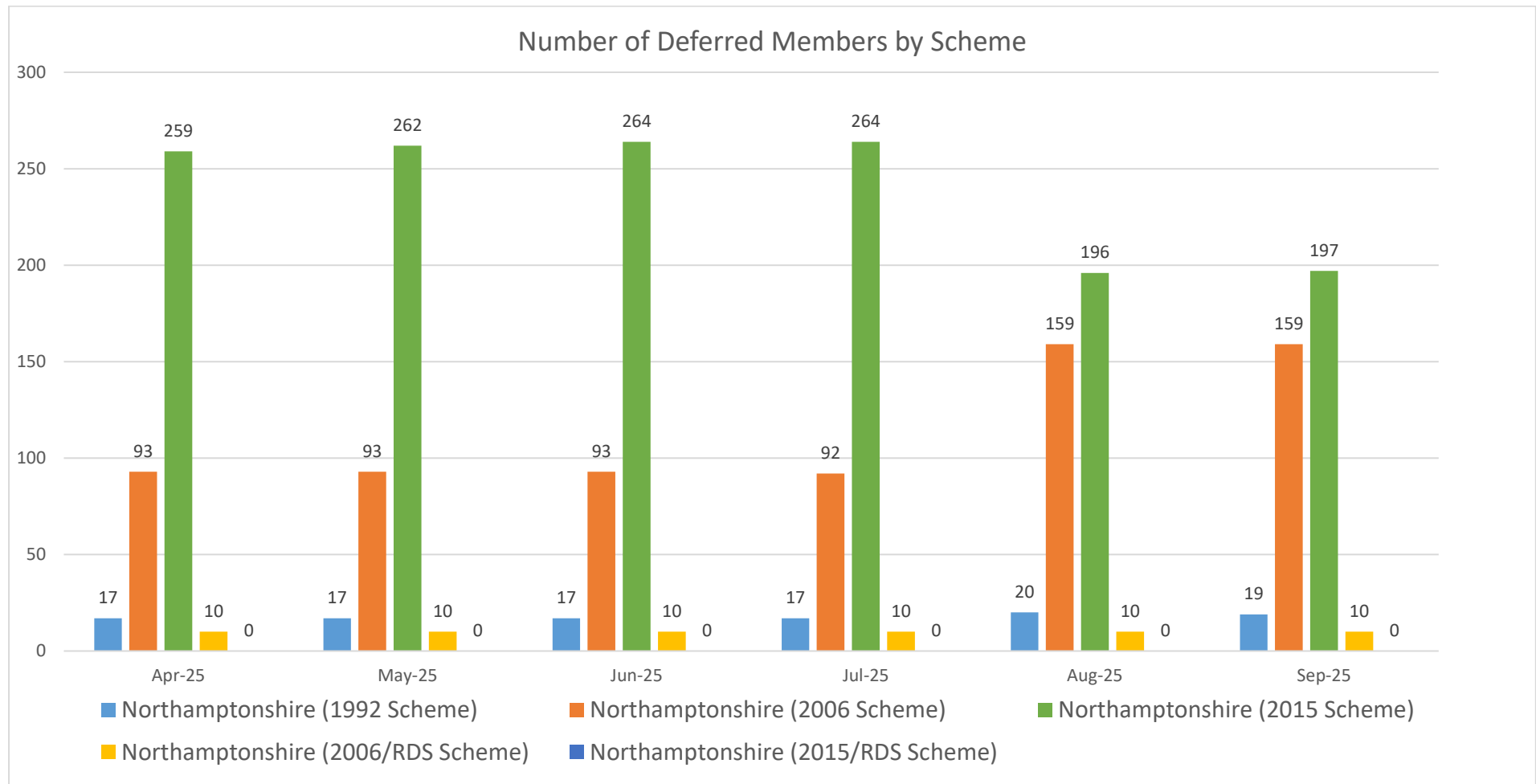


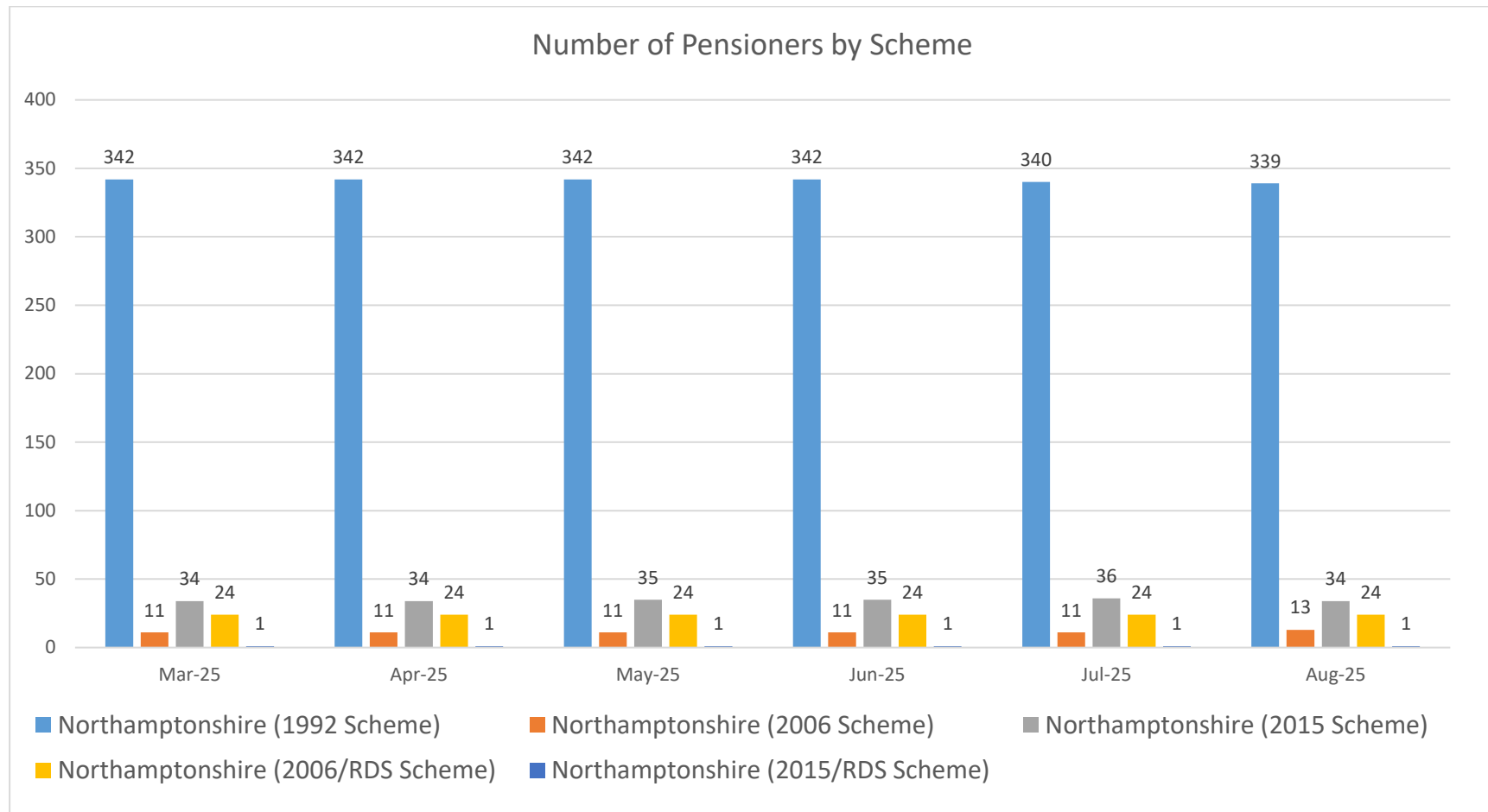
4.Membership Numbers

Scheme Name	Active Members	Deferred Members	Pensioners	Beneficiaries	Preserved Refund	Leavers Options Pending
Northamptonshire (1992 Scheme)	0	19	338	62	0	0
Northamptonshire (2006 Scheme)	0	159	13	1	10	6
Northamptonshire (2006/RDS Scheme)	0	10	24	0	0	0
Northamptonshire (2015 Scheme)	440	197	35	6	5	30
Northamptonshire (2015/RDS Scheme)	8	0	2	0	0	0









5. Administration Update

Matthews

To date we have processed 144 payments, meaning those members have received payment of their lump sum (if an election to commute was made), backdated pension arrears and are in receipt of ongoing monthly pension.

We currently have 143 cases where claim forms have been received, and we are working hard to make payments.

These cases are a mixture of those who have never been in receipt of pension and those receiving additional payments having already been in the scheme and in receipt of pension.

We continue to compile your special pensioner data into a master spreadsheet. This is taking longer to process due to volume and resource at present.

We are also actively seeking to increase the resource working on the Matthews project and looking to establish a team dedicated to this to improve service delivery.

FPS Bulletin 96 – August 2025

Please find below the latest Matthews updates.

Forthcoming calculator versions

GAD are currently working on a version 2.8 of the calculator to correct an issue with initial pro-rata pension increases. This affects retirement dates shortly before the 2017 PI order date which are due a 0% pro-rata increase and subsequent 0% pro-rata periods for PI order dates since. We expect v2.8 will be available by the end of September.

For more detail about the retirement dates affected by this issue please refer to the Special members of FPS 2006 - GAD Calculator section in the Member area of the FPS Regulations and Guidance website.

Team Fire Staffing

The following staff movements have taken place from 1st September 2025.

Aleama Saddiq has commenced Maternity Leave.

We welcome Roseline Umenjoh as Senior Pensions Officer. Roseline has been promoted internally and moves from our Local Government Transfers Team where she has worked since December 2023.

We also welcome Ebony Margerison as Senior Pensions Officer. Ebony has been promoted internally and moves from our Contact Centre where she has worked since October 2022.

Sukwinder Kaur & Bernadette Forrest-Ellison have both been successful in their promotion to acting up Senior Pensions Officer within the team.

We can confirm the appointment of a Member Services Manager and he will commence on 27 October.

We have begun a recruitment exercise for a new Matthews Team. We expect an internal appointment to a new Team Manager role in this team by the end of September.

Monthly Returns

We have posted all returns for all FRAs for March, which enabled us to produce ABS & ABS-RSS. We have had to pause some uploads to enable rollback and we are now concentrating on April returns for all FRAs.

6. Communication & Training

Annual Satisfaction Survey

We have completed the annual employer's satisfaction survey. Thank you for those of you who completed it, and we are currently considering the results.

Pension Awareness Week

We have put together a webinar to give your members the opportunity to learn more about their pension scheme. Webinars will run in-line with the national initiative of Pensions Awareness Week, kicking off on Monday 15 September 2025.

We want members to understand the benefits they have access to as part of their membership of the FPS, as well as making sure they are signed up to access their pension online and have completed all the actions they need to as an active member of the scheme.

- **Monday 15 Sept 10:00** – Basic Guide to the FPS2015
- **Monday 15 Sept 18:00** – Basic Guide to the FPS2015
- **Tuesday 16 Sept 13:00** – Basic Guide to the FPS2015

For more details and to book [FPS | engage with your pension](#)

Please promote these sessions to your members via your internal communication channels. We hope to see many members join us to engage with their FPS pension throughout the sessions!

If we receive positive feedback we will continue to run these sessions throughout the year, adding additional topics as we can.

Pension boards

- Staffordshire – 14 August 2025
- Tyne & Wear – 29 August 2025

National / regional meetings

- MHCLG – Contingent Decisions & Opt Outs – 6 August 2025
- Administrator Forum – 11 August 2025
- MHCLG – Contingent Decisions & Opt Outs – 13 August 2025
- MHCLG – Contingent Decisions & Opt Outs – 20 August 2025

7. Member Update

None

8. IT Update

Dashboard is still on track for go live 31 October.

The Public access date is still unknown but DWP will provide us with a 6 month notice of the date.

Thank you to all FRAs who have provided their registration codes and confirmation WYPF are to be your Dashboard provider.

We are still awaiting information from 2 FRAs, as we get closer to go live this becomes increasingly important. Please could those FRAs treat as urgent and send to us asap

9. Five Year Audit Plan 2023 – 2027

West Yorkshire Pension Fund Five Year Audit Plan 2022 - 2027	Frq	Last Audit	Rcmnd	Days	23/24	24/25	25/26	26/27	27/28
Annual Accounts Verification	1	20/09/21	1	50	✓	✓	✓	✓	✓
Audits Per Year					1	1	1	1	1
Local Government Scheme Contributions	2	01/11/21	2	50					
New Pensions and Lump Sums - WYPF									
- Normal and Early Retirements	5	09/10/19	1	25	✓			✓	
- Death in Service, Post Retirement Widow and Dependent Benefits	5	08/10/21	0	25		✓			
- Ill Health Pensions	5	11/07/23	0	25				✓	
- Flexible Retirements	5	30/11/20	2	25	✓				
- Deferred Pensions	5	28/06/22	0	25			✓		
Transfers Out	5	07/10/20	0	20					✓
Transfers In	5	17/05/21	0	20			✓		
Reimbursement of Agency Payments	5	10/03/23	0	20		✓		✓	
Life Existence / Certificates	5	11/08/21	3	20					✓
AVC Arrangements	5	21/12/22	0	20			✓		
Admission of New Bodies	5	07/02/20	0	20					✓
Pensioners Payroll	2.5	17/11/20	0	50		✓			
Purchase of Additional Pension	5	29/03/22	0	20	✓		✓		
Annual Benefits Statements	2.5	30/09/22	0	40				✓	
Fire Service New Pensions and Lump Sums			1						
- Normal and Early Retirements	3	17/12/20	0	33.3		✓			✓
- Ill Health and Death Benefits	3	23/06/22	0	33.3			✓		✓
- Deferred Pensions	3		0	33.3	✓			✓	
Audits Per Year					4	5	5	5	5
UK and Overseas Equities	1	01/02/23	0	75	✓	✓	✓	✓	✓
UK Fixed and Index Linked Public and Corporate Bonds	3	18/08/22	0	25		✓			✓
UK and Overseas Unit Trusts (Property and Other)	3	06/02/23	1	25		✓			✓
Fund of Hedge Funds	5	09/06/16	1	15			✓		
UK and Overseas Private Equities	3	31/03/22	3	25		✓		✓	
Global Bonds	5	11/12/18	0	15	✓				
Treasury Management (Short Term Cash Lending)	1	18/12/22	0	75	✓	✓	✓	✓	✓

West Yorkshire Pension Fund Five Year Audit Plan 2022 - 2027	Frq	Last Audit	Rcmnd	Days	23/24	24/25	25/26	26/27	27/28
Stock Lending	5	24/11/21	1	15				✓	
Compliance with IAP Investment Decisions and Policies	5	22/02/21	0	15	✓		✓		
Verification of Assets	5	01/03/21	0	15			✓		
Verification of Assets	5	01/03/21		15	✓				
Listed Alternatives	5	00/01/00		15			✓		
Audits Per Year					5	5	5	4	4
Additional work outside plan									
Transfer of Data to New Pensions System		02/07/12	0						
Monthly Contribution Data Usage		20/08/15	6						
Information Governance Including GDPR		01/05/19	7						
Transfer of Data From Outside Bodies		10/06/19	6						
Pooling Arrangements		20/03/19	1						
Custodial Transfer Arrangements		01/07/20	0						
Accuracy of Contributions Recorded on Member Records		10/02/20	7						
GLIL		30/07/20	1						
Accuracy of Contributions Recorded on Member Records - Follow Up (i)		05/11/21	2						
NLGPS Collaborative Work - Common Custodian Arrangements		30/04/21	1						
Business Continuity		17/01/22	5						
Shared Service Admission		07/04/22	6						
NLGPS Collaborative Work - NPEP		29/06/22	3						
NLGPS Collaborative Work - GLIL Infrastructure		18/04/23			1				1
Exiting Employers		25/04/23			1				1
No of audits					12	11	11	10	12
Audit days over five years				885	177	177	177	177	177
Resourced days				1,225	245	245	245	245	245
Headroom				340	68	68	68	68	68

10. Overriding Disclosure Time Limits

Disclosure Requirement	Time Limit	Number of breaches in month
Material alterations to basic scheme information	Within 3 months of the change taking effect	0
Transfer Credits (quote)	Within 2 months	0
Annual Benefit Statements	By 31 August each year	Breach for in scope scheme members
Annual Benefit Statement (upon request)	Within 2 months of request, if not already provided within previous 12 months	0
Deferred Benefit Statements	By 31 August each year	Breach for in scope scheme members
Deferred Benefit Statement (upon request)	Within 2 months of request, if not already provided within previous 12 months	0
Pension Savings Statements	By 6 October each year	0
Cash Equivalent Transfer Value Out	Within 3 months of request	0
Accessing Benefits before Normal Pension Age	2 month of benefits becoming payable	0
Accessing Benefits on or after Normal Pension Age	1 month of benefits becoming payable	0
Notification of Deferred Benefit entitlement	2 months of being notified of leaver	0

Divorce Time limits

Type of request	Time limit	Number of breaches in month
Request for divorce information only.	3 months from receipt of the request.	0
Request for divorce information where you are notified that the information is required in connection with divorce proceedings that have already commenced.	6 weeks from receipt of the request.	0
Request for divorce information where a Court Order imposes a deadline.	Within the deadline specified by the Court.	0
Request for divorce information where you are notified that a Pension Sharing Order may be issued.	Within 21 days of receiving notification that a Pension Sharing Order may be issued or a date outside 21 days as specified by the Court.	0
Where the request is for information which does not include a Cash Equivalent Transfer Value	1 month from receipt of the request.	0
Pension Sharing Order received but some information* and/or charges are still outstanding.	A letter to both parties needs to be sent out within 21 days of receiving the Order to explain the Order cannot be implemented and request the missing information and/or charges.	0
Pension Sharing Order received including all relevant information* and charges.	A letter** must be sent to both parties within 21 days of the start of the implementation period notifying them of the deadline.	0
Pension Sharing Order Received including all relevant information and charges.	4 months to implement the Order of the date of receipt of the final information which allows calculation	0
PSO has been implemented.	A letter* must be sent to both parties within 21 days of implementing the PSO to notify both parties their entitlement.	0

11. Calendar of Events

January	February	March	April
Life Certificates HMRC Event Reporting Payment of Unauthorised Lump Sum and Scheme Sanction Charge to HMRC	Life Certificates Review of DWP benefits for Injury cases GAD Data Collection Spreadsheet	Life Certificates	Apply Pensions Increase Apply Care Revaluation Issue P60's Life Certificates Pensioner Newsletter
May	June	July	August
Life Certificates	Active Newsletter Life Certificates Issue Deferred Annual Benefits Statements	Life Certificates Issue Deferred Annual Benefits Statements Issue active Annual Benefits Statements	Issue active Annual Benefits Statements Life Certificates
September	October	November	December
Pension Estimates Assumption Exercise Life Certificates Pension Savings Statement	Life Certificates Participate in NFI tPR Scheme Returns	tPR Annual Survey Life Certificates	IAS19 Data capture exercise for Actuaries Life Certificates

12. Regulations/Fire Scheme Update

Please take a few minutes to read the Firefighters' Pension (England) Scheme Advisory Board Bulletin (Link to Bulletin below) and take any action required. [FPS Bulletin](#) 96

Some key issues to highlight:

Age Discrimination Remedy updates

GAD calculator – Version 3

On 7 August 2025, we [emailed](#) scheme managers, internal pension contacts, devolved Governments and administrators to notify them that a new version of the McCloud tax and contributions calculator had been published on the [Age Discrimination Remedy - GAD Tax and Contribution Calculator](#) section of the [FPS regulations and guidance website](#).

The new calculator and guidance including several updates including, but not limited to:

- Conversions between the Fire 2006 Standard and 2006 Special schemes for members affected by the Matthews remedy

ACTION: Scheme managers should ensure that the most up to date version of the calculator is being used and that if local versions are being made they check that no updates have been made at the point of calculations.

TPR

On 28 August TPR launched their new pensions dashboards connection campaign, targeting those schemes due to connect over the coming months. The campaign aims to continue to drive improved awareness and understanding of what Scheme Managers need to do to ensure they are ready to meet their dashboard duties.

It draws on recently published [research](#) which shows that while 80% of schemes are on track to connect on or before their 'connect-by date', many schemes still have a lot of work to do to get their data dashboards-ready.

With over 40 million member records now connected, the campaign dials up the urgency – reinforcing the crucial message that quality data is the foundation of dashboards, and its success once live to the public.

The core messages of the campaign for schemes are:

- **Data is vital** – Quality data is the foundation of dashboards. Now is the time to clean up any issues
- **Teamwork is key** – Everyone has a role to play in data preparation. It's a team effort.
- **Every connection counts** – Connecting members to dashboards will fundamentally change retirement planning.
- **Act now** – Make sure you are dashboards-ready. Read [TPR's guidance](#) and download their checklist to help you track your progress. You can also find resources about dashboards at [Guides and sample documents and-sample-documents](#) in the Pensions Dashboard section, including a fire pension specific checklist.

Training

2025 Training and Development

In [FPS Bulletin 88 – December 2024](#) we informed readers that we were launching a training programme for 2025. We are pleased to confirm that we have added a new [Training and Development](#) section to [FPS regulations and guidance](#) website, which provides information on what training and qualifications we are offering.

The training sessions that we have available, and the links to book are as follows:

Induction

[Virtual - 24 October 2025](#)

Internal Dispute Resolution Procedure (IDRP)

Virtual - 29 October 2025 – Booking link to be added shortly

Local Pension Board (LPB) Training Sessions

All details of the LPB training sessions are included on the [‘Training and Development’](#) section of the [FPS Board website](#). The section sets out the dates that are available and how you book for these, as this will now be completed via a booking system, which is a change to the process.

*Please note that you will need to put NA in the box where it asks for the purchase order.

The full training is aimed at newer LPB members, where they need a more detailed session on the different areas of FPS and their role. For this session we invite other stakeholders to cover certain sessions, including TPR, PDP and the Chair of the SAB.

The refresher training session is aimed at LPB members who have already received LPB training, as they have been a LPB member for a period already and just require a bit of a refresher in their knowledge.

This training is provided by the LGA Team and will provide a reminder of the purpose of an LPB, the key role and responsibilities of all stakeholders and the current hot topics.

If you have booked onto the full training and think that the refresher training would be more suitable, please contact us and we can transfer your booking.

Full Training

[In Person – 17 September 2025](#)

[Virtual - 22 January 2026](#)

Refresher Training Virtual – 8 December 2025 – Booking link to be added shortly

ACTION: Local Pension Boards are encouraged to book onto the relevant session for them

Events

Firefighters’ Pensions Conference (AGM) We are pleased to announce that bookings have opened for our AGM. The two-day programme allows delegates to network with fellow colleagues and hear the latest news on the Firefighters’ Pension Scheme (FPS) from the scheme’s key stakeholders. You will hear important updates, from

1. MHCLG
2. The Government Actuary Department and First Actuarial
3. The SAB legal advisor
4. The Pension Dashboards Programme Day one – Wednesday 17 September 2024
16:30 – 18:30

This will follow the Local Pension Board training session and is primarily for Scheme Managers and Local Pension Board members, day one of the conference will provide practical guidance on the role of the scheme manager and how to be an effective Local Pension Board and will offer the opportunity to network with counterparts in other FRAs.

Following this session there will be a drinks reception on the terrace from 18:45.

Day two – Thursday 18 September 10:00 – 15:30

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

Bookings are open on the LGA Events page:

[Day one](#)

[Day two](#)

ACTION: Scheme managers, Local Pensions Board members, Administrators and all others involved in Firefighter's Pensions are encouraged to attend the Firefighters' AGM.

FPS coffee mornings

Our MS Teams coffee mornings are continuing in August 2025. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We will be holding a Coffee Afternoon on Monday 8 September at 13:00 to cover Contingent Decisions.

We are pleased to include the presentations from recent sessions below: 18 August 2025 – [LGPS Access and Fairness Consultation](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers

Legislation

Statutory Instruments

[Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#) [SI2023/986]

Directions Orders

[Public Service Pensions \(Valuations and Employer Cost Cap\) Directions 2023](#)

Useful links

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

- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)

Pensions Dashboards

[TPR guidance and checklist](#)

[DWP guidance on connection](#)

[PASA connection readiness guidance](#)

I = Impact L = Likelihood

HIGH RISK > 15
MEDIUM RISK > 10
LOW RISK <10

Reference	Risk Title	Cause and Effect	Priority (I x L)		Risk Control Residual	Action Required Target Risk	Closure note
7	Failure to deliver year end pension statements Last Updated: 30 August 2025 Latest Review Date: 30 August 2025 Latest Review By:	Delays in the year end process put pressure on the processing RSS Remedy Also delays in approving the data will delay issuing Errors in the data will result in incorrect info being provided	I = 4, L = 3	12	Further delays will lead to fines, reductions in trust and confidence and potentially missing HMRC deadlines and the remedy deadline of 31/12/2025	Keep up to date with the existing timeline	Included within legal obligations
10	Failure to deliver Remedy Statements (Incl RSS's) Last Updated: 1 Dec 2025	Delays in transfer of accurate information and data to WYPF & then further delays within data queries once received The ability of the system to deliver accurate statements	I = 4, L = 5	20	A delay in the process could lead to fines, reductions in trust and confidence and missing HMRC deadlines Deliver the RPS's as close to the 01/09/2025 as possible	Keep up to date with the existing timeline NCRA is providing the data directly to WNH	Included within legal obligations
2	Failure to update scheme rules or comply with legislation Risk Owner: Interim Chief Finance Officer Latest Review Date: 30 August 2025 Latest Review Comments: Pension Board discretions still to be agreed	Failure to update scheme rules or comply with legislation resulting in incorrect payments being made or to apply correct discretions following transfer to WYPF	I = 3, L = 3	9	The pensions board are to confirm the new discretions for transfer to WYPF. Milestone planning with WYPF to agree all processes and procedures	Positive confirmation of agreed discretionary policy and review in post go live SLA meetings Enabling Service need to actively manage the Services (WNH & WYPF) to ensure that data is appropriately transferred in a timely manner	
4	Failure to inform members of pension changes Risk Owner: Interim Chief Finance Officer Latest Review Date: 030 August 2025 Latest Review By:	Failure to inform members of pension changes leading to members not being informed of changes in a timely fashion & potentially stopping timely changes to pension arrangements.	I = 3, L = 2	6	On going discussion and Communication plan with WYPF, Unison, Members & Pensioners to ensure all known changes are communicated to all parties.	Regular checks between WNH & WYPF to ensure effective management of hand over and timely transfer of updates to WYPF data. Risk Owner: Finance and Resources Officer	
5	Non adherence to TPR, HMRC, 3rd parties Risk Owner: Strategic Finance Manager Last Updated: 30 August 2025 Latest Review Date: 30 August 2025	Inadequate reporting to TPR, HMRC and third parties.	I = 3, L = 1	3	Ensure it is clear within take on plan the deliverables for the year end returns and other tasks reportable to the TPR and Home Office.	Agree deliver timeframe with WYPF and ensure the full deliverables list is managed by either WNH or WYPF based on deliverable data.	
6	Increase in the number of opt outs & none enrolment when joining due to underappreciation of pension benefits, resulting in increased employer costs and reduced employee benefits. Risk Owner: Interim Chief Finance Officer Latest Review Date: 30 August 2025	Increase in the number of opt outs due to underappreciation of pension benefits leading to reduced numbers of active members and the potential for pension schemes to become unavailable.	I = 2, L = 2	4	Consultation underway with scheme administrators around the future position of contributions. This consultation is aimed to deliver reduced opt outs through more sustainable contribution rates Auto enrolment now requires all new starters to be enrolled into a pension scheme and they have to actually opt out thus potentially reducing the number of opt outs. HR and Payroll to liaise and report on opt outs. The Pension Board conduct annual reviews and liaise with the Home Office. Force to actively promote benefits	Person Responsible: Lead HR Officer (Pensions) Further comms to be issued following the next intake to ensure all staff and Fire Fighters are aware of the scheme benefits.	
8	Data Management Last Updated: 1st December Latest Review Date: Latest Review By: 30 August 2025	Inappropriate use and transfer on data to Third Parties	I = 4, L = 2	8	Data security mechanisms within Fire, WYPF & Police are appropriate for the management of personal data Data sharing agreements with National Fire Services	Review and ensure audits are untaken and reviewed	
9	Matthews case Last Updated: 30 August 2025 Latest Review Date: 1 March 2025 Latest Review By:	Failure to implement the agreed outcomes from the ruling Failure to receive accurate payroll records driving additional pension payments	I = 3, L = 1	3	Continual discussions with WYPF and work with pensioners on the options 2nd/ 3rd option letters have been issued to the individuals in scope Legal deadline extended to 31/3/26 Service considering approach of 25% salary assumption Cat is working on the remedial work and finance are looking to support this with extra resources	Lead Person: Joint Head of HR Continual Management with the Joint Head of HR to deliver agreed outcomes	

Northamptonshire Firefighters' Pension Scheme Local Pension Board



Terms of Reference

(Reviewed September 2025)

Background

The Public Services Pensions Act 2013 requires all Public Service Pension Scheme to establish a Local Pension Board. In the case of the Firefighters' Pensions Scheme, the role of the Board is to assist the Authority (Northamptonshire Commissioner Fire and Rescue Authority) and the Scheme Manager (Currently the Chief Fire Officer on behalf of the Authority):

- to secure compliance with:
 - the relevant regulations
 - any other legislation relating to the governance and administration of the Scheme (and any Connected Scheme); and
 - the requirements imposed by the Regulator in relation to the Scheme (and any Connected Scheme), and
- to ensure the effective and efficient governance and administration of the Scheme (and any Connected Scheme).

Role and Remit

The Local Pension Board is expected to complement and enhance the Authority's existing arrangements for managing the scheme. It does not replace the existing arrangements, and it is not a decision making body. Rather, it is designed to act as a critical friend to the Authority and of the Scheme Manager.

The Local Pension Board assists the Authority and Scheme Manager to administer the Pension Scheme effectively and efficiently and in line with relevant laws and regulations. The Board does this by reviewing adopted policies and practices, checking them against the applicable regulations, and comparing them to best practice elsewhere.

This is a slightly different role compared to the (separate) Board charged with overseeing the Local Government Pension Scheme (LGPS) arrangements, as the Firefighters' Pension Scheme is an unfunded scheme with no investment aspect.

Membership

The Board is made up of three Employer Representatives, three Employee representatives, a representative for the West Yorkshire Pension Fund and an administrative assistant.

The term of appointment for all members is four years or until qualification for membership ceases.

Employer and Employee Representatives should be asked to assign authorised substitutes to deputise where possible.

The Chair and Vice Chair are reviewed annually and voted in by other members of the board.

The list of current members will be maintained by the administrator and shared as part of the agenda pack to ensure there is clarity at each meeting in terms of representation and quorum.

Voting

Only Employer and Employee Representatives shall have the right to vote in meetings. The independent Chair shall not have the right to vote except in the advent of a tie, in which case the Chair will have the deciding vote.

Frequency of Meetings

The Local Pension Board shall meet four times a year. The date, hour and place of meetings shall be fixed by the Board. The Chair may call additional meetings if necessary.

Quorum

Quorum shall be four Local Pension Board Members, provided that the employer and member sides are both represented.

No business requiring a formal resolution shall be transacted at any meeting of the Local Pension Board unless the meeting is quorate. However, general updates and oversight can still continue at a non-quorate meeting if deemed appropriate by the Chair. If it arises during the course of a meeting that a quorum is no longer present, the Chair shall either suspend business until a quorum is re-established or declare the meeting at an end and arrange for the completion of the agenda at the next meeting or at a special meeting. Substitutes shall be permitted.

Training and Knowledge of Members

Board members must:

- Be conversant with the scheme rules – meaning they should have a working knowledge of the Local Government Pension Scheme (LGPS) regulations.
- Understand governance and administration policies – including those currently in force within their administering authority.
- Have knowledge of pension law and related legislation – to a degree appropriate for their role and responsibilities.

These requirements are personal to each board member, meaning each individual must meet the standards rather than relying on collective board knowledge.

Members may not be permitted to take part in meetings of the Local Pension Board unless they have complied with any training requirements for Board members as set out in the Public Services Pensions Act.

Code of Conduct and Conflicts Policy

The Scheme Manager is required to prepare and approve a code of conduct for the Board to adopt. This code has to set out the standards of behaviour expected of members, incorporating the 'Seven Principles of Public Life' (known as the Nolan Principles).

The Board agrees to adopt the Fire Service Standard Code of Ethics and will be made aware if this

is changed by the Service or nationally.

It is not anticipated that significant conflicts of interest will arise, particularly as the Firefighters' Pension Scheme has no investment aspect. However, officers will take steps to identify, monitor and manage conflicts in accordance with ethical practice.

Reporting Breaches of the Law to the Pensions Regulator Policy

In accordance with section 70 of the Pensions Act 2004, certain individuals must report to the Pensions Regulator as soon as reasonably practicable where that individual has reasonable cause to believe that:

- a duty which is relevant to the administration of the LGPS, and is imposed by or by virtue of an enactment or rule of law, has not been or is not being complied with; and
- the failure to comply is likely to be of material significance to the Regulator in the exercise of any its functions.

This obligation directly applies to each individual who is a member of the Local Pension Board. The Local Pension Board must therefore have effective arrangements in place to meet its duty to report breaches of law.

At its meeting in December 2015, the Firefighters' Pension Scheme Local Pension Board was informed that, in line with the Pensions Regulator's Code of Practice number 14 (Governance and administration of public service pension schemes), a policy had been developed which set out the mechanism for reporting breaches of the law. The policy ensures that those with a responsibility to report breaches of the law are able to meet their legal obligations, by analysing situations effectively in order to make an informed decision on whether a breach has been made.

https://cmis.northamptonshire.gov.uk/cm5live/Committees/tabid/110/ctl/ViewCMIS_CommitteeDetails/mid/558/id/449/Default.aspx

Key Officers supporting the Local Pension Board

The Board will be supported by representatives from the Pensions Administrator.

Pension Board Secretariat arrangements will be provided to the Board as appropriate.

Publication and Transparency

The Meetings of the Pension Board will be published on the OPFCC Website together with and agendas, meeting papers and minutes of the meetings.



Northamptonshire Firefighters' Pension Scheme Local Pension Board

AGENDA ITEM: 9

REPORT BY	Project Support Officer
SUBJECT	Northamptonshire Firefighters' Pension Scheme Local Pension Board - Agenda Plan
RECOMMENDATION	To discuss the agenda plan

1. Background

1.1 The agenda plan incorporates statutory, good practice and agreed scrutiny items and has been updated to reflect the items at the March 2024 – July 2025

	frequency required	25 th March 2025	7 th July 2025	23 rd September	2 nd December
Confirmed agenda to be circulated		14 th February	27 th May	14 th August	20 th October
Deadline for reports to be submitted		14 th March	25 th June	12 th September	21 st November
Papers to be circulated		17 th March	30 th June	16 th September	25 th November
Apologies and Declaration of Interests	every meeting	Apologies and Declaration of Interests	Apologies and Declaration of Interests	Apologies and Declaration of Interests	Apologies and Declaration of Interests

Minutes	every meeting	Minutes	Minutes	Minutes	Minutes
WYPF Monthly report (latest is presented and will cover: - admin update - -LGA points of interest	every meeting	Fire Fighters Pensions Scheme Administration	Fire Fighters Pensions Scheme Administration	Fire Fighters Pensions Scheme Administration	Fire Fighters Pensions Scheme Administration
Update and any breaches	Every meeting	Update and any breaches	Update and any breaches	Update and any breaches	Update and any breaches
IDPRS	Every meeting	IDPRS	IDPRS	IDPRS	IDPRS
Compliance with the Pensions regulator and Code of Practice	annually			Compliance with the Pensions regulator and Code of Practice	
Risk Register	every meeting	Risk Register	Risk Register	Risk Register	Risk Register
Annual Report	annually			Annual Report	
Annual Benefits Statement	Annually			Annual Benefits Statement	
Immediate Detriment position	Annually				Immediate Detriment position
Age Discrimination remedy	annually				Age Discrimination remedy
Election of Chair and Vice chair	Annually (1st meeting within FY)		Election of Chair and Vice chair		
Knowledge Management and Representative self-assessment					Knowledge Management and Representative self-assessment

Communication update (to list communications being sent)	Every meeting	Communication plan.	Communication plan.	Communication plan.	Communication plan.
Board Training	Every meeting	Board Training	Board Training	Board Training	Board Training
Data improvement plan	Annually?		Data improvement plan	Data improvement plan	
Proposed discretions		Proposed discretions	Proposed discretions		Proposed discretions
Firefighters pension scheme administration – annual update	annually	Firefighters pension scheme administration – annual update			
Data accuracy assessment after received from third party				Data accuracy assessment after received from third party	
Improving processes (avoiding duplicate person records, using I Trent to improve process)				Improving processes (avoiding duplicate person records, using I Trent to improve process)	