



## **NORTHAMPTONSHIRE FIRE AND RESCUE AUTHORITY**

### **PENSION BOARD MEETING**

**Monday 7<sup>th</sup> July 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](mailto: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***

\* \* \* \* \*

Public Meeting of the Fire Pension Board				Time
1	Welcome and Apologies for non- attendance			
2	Declarations of Interests			
3 (pg 3)	Minutes and Action log 25 <sup>th</sup> March 2025	Chair	Report	
4 (pg 7)	WYPF Month Report, including update on any breaches	HS	Report	
5	IDPRS	CM	Verbal	
6 (pg 27)	Risk Register	NA	Report	
7	Election of Chair and Vice Chair	PB	Verbal	
8	Data Improvement Plan	NA	verbal	
9 (pg 28)	Agenda Plan	VA / KO	Report	
10	AOB	Chair		
11	Confidential items – any	Chair		
12	Resolution to exclude the public	Chair		
	Future Meetings: <ul style="list-style-type: none"> <li>- 7<sup>th</sup> July 2025</li> <li>- 23<sup>rd</sup> September</li> <li>- 2<sup>nd</sup> December</li> </ul>			

## Agenda Item : 3

NFRS Pension Board meeting NOTES AND ACTION LOG –25<sup>th</sup> 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	<b>Apologies;</b>  Welcome; Jim Powell
2	Declarations of Interests	None declared.
3	Meetings and Action log 17 <sup>th</sup> December	<ul style="list-style-type: none"> <li>- Minutes signed off</li> <li>- 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.</li> </ul>
4	WYPF Monthly Report – November 2024	<ul style="list-style-type: none"> <li>- Quarterly reports – all to be shared with board members. Any issues raised will occur either outside board or at the board session.</li> <li>- ACTION - share monthly reports as issued and also along with Pension Board report bundle</li> <li>- ACTION - JP to share dashboard summary with Na to discuss using for KPI tracker?</li> <li>- Impacts on delays during to resourcing. Up and down will see changes throughout the year as based on resourcing and workload impacts</li> <li>- Key part – additional information at section 5 – key information about Matthews and GAD calculation and election data</li> <li>- 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.</li> <li>- PRSS sent out to those impacted by the rollbacks.</li> <li>- 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.</li> <li>- 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.</li> </ul>

		<ul style="list-style-type: none"> <li>- NW – we should record on internal report. Keen to overreport and therefore NW would like it report.</li> <li>- NA – keen to bring wording around reporting the breach to pension board for discussion and approval.</li> <li>- ACTION – circulate proposed wording to board members</li> <li>- Request highlight training in comms to members and also request feedback from members about how beneficial it may or may not be to them.</li> <li>- 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</li> <li>- 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.</li> <li>- Will be electing and looking into rollbacks around Matthews members.</li> <li>- Need to make sure West Northants provide the information that is required to provide members with optimal service.</li> </ul> <p>ACTIONS</p> <ul style="list-style-type: none"> <li>- Comms of useful stuff to members – CM and including on vlog</li> <li>- Discretions piece – need to get wording right – NA</li> <li>- Receiving of data is imminent. CM to speak to PB if more gravitas is required</li> <li>- June date – hoping to release options under Matthews – would hope 31<sup>st</sup> December for outcomes in relation to this.</li> <li>- 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.</li> <li>- GAD contribution adjustment data HS hasn't received – required. NA to follow up</li> </ul>
5	Update on any breaches	<ul style="list-style-type: none"> <li>- See above.</li> </ul>
6	Internal Dispute Resolution Process - IDRP	<ul style="list-style-type: none"> <li>- We don't have any cases we are aware of - CM</li> <li>- (internal dispute resolution)</li> <li>- AP – raised potential/ unofficial complaint. Member requested three, can only have two. CM is aware and speaking to member.</li> </ul>
7	Risk Register	<ul style="list-style-type: none"> <li>- 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.</li> <li>- PB – other alternative this goes on 4Risk</li> <li>- Na – reference 7 and 10 as red – because we will not meet 31<sup>st</sup> March.</li> </ul>

		<ul style="list-style-type: none"> <li>- NA – few items updated – Matthews to be reviewed as data arrives. But continuing</li> <li>- Biggest risks around data quality and adherence to legislative requirements</li> <li>- JP – advocate using 4Risk – ACTION – CM and NA to add to 4Risk after checking accessibility for Fire Colleagues</li> <li>-</li> </ul>
8	Proposed discretions	<ul style="list-style-type: none"> <li>- This is the 2015 as the only active scheme – there might be some</li> <li>- 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</li> <li>- NA has tried to add into delegations of the scheme manager, also of financial manager</li> <li>- Normal – scheme manager; S151 – financial decision; OPFCC – Novel contentious</li> <li>- PB – red ones make sense for Commissioners office (related to their severity)</li> <li>- 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</li> <li>- Discretion would broadly be mirrored in 1992 or 2006</li> <li>- Pension Board – happy to approve.</li> </ul>
9	Firefighters Pension Scheme Administration Update	<ul style="list-style-type: none"> <li>- Nothing further</li> </ul>
10	Agenda plan	<ul style="list-style-type: none"> <li>-</li> </ul>
11	AOB	<ul style="list-style-type: none"> <li>- Specific case raised which is being investigated – PB timeline – put pressure on London Fire Service NW should required.</li> <li>- NA – to get NW on this to get this data.</li> <li>- HS – to action this.</li> </ul>
12	Confidential items – any	
13	<b>Resolution to exclude the public</b>	
	Future Meetings: <ul style="list-style-type: none"> <li>- 25<sup>th</sup> March 2025</li> <li>- 7<sup>th</sup> July 2025</li> </ul> Proposed future dates TBC: <ul style="list-style-type: none"> <li>- 23<sup>rd</sup> September</li> <li>- 2<sup>nd</sup> December</li> </ul>	

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 information 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 haven't 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 dashboard 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 discuss the implications of risk and acceptance of risk	NA & VA		
30	25/03/2025	29.10B decisions	need to put in writing 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						
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40						

# Monthly Report

June 2025

Northamptonshire Fire Authority



**West Yorkshire Pension Fund**

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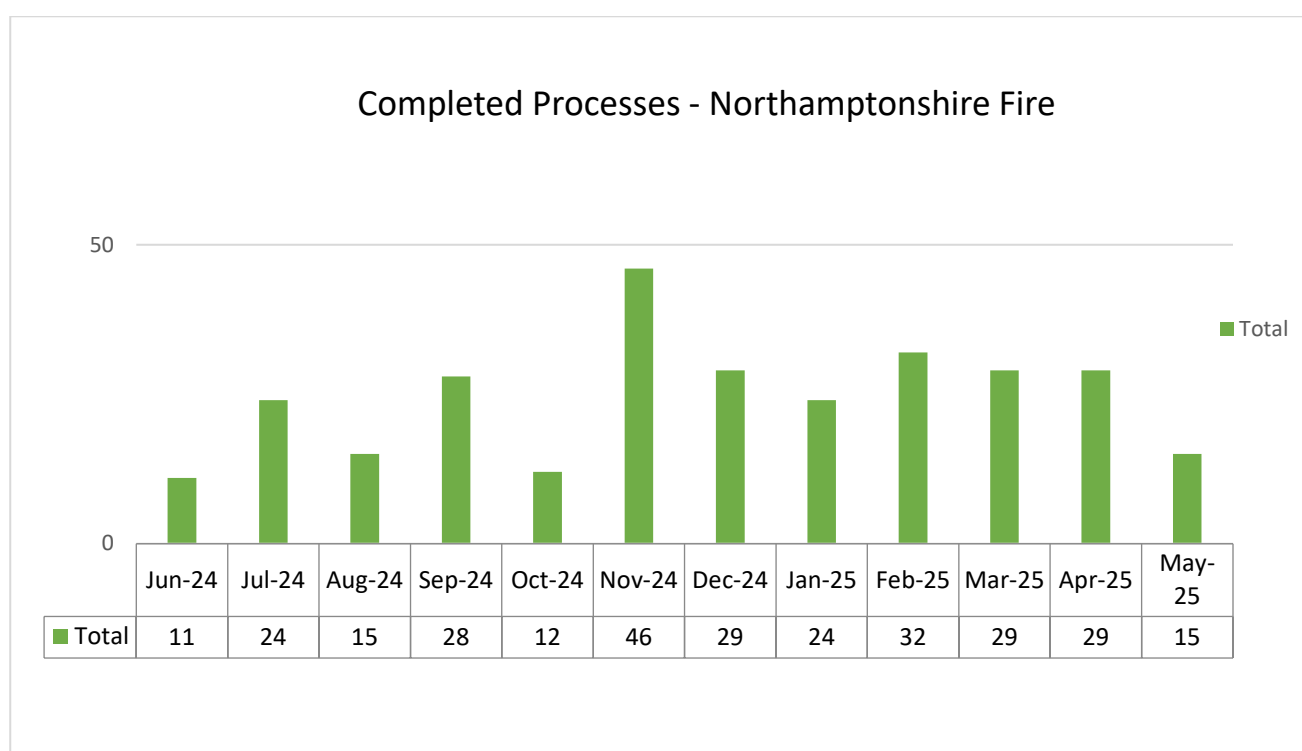


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## 1.Completed processes

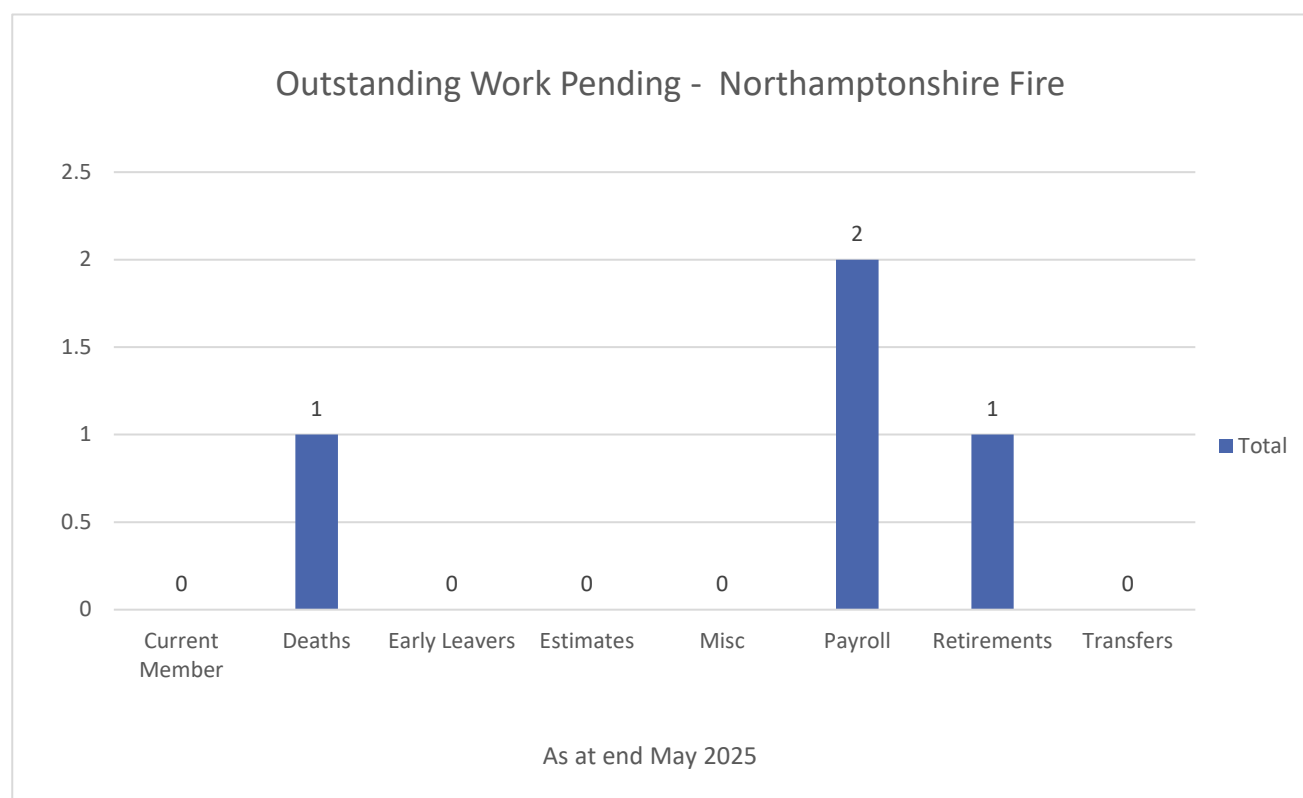
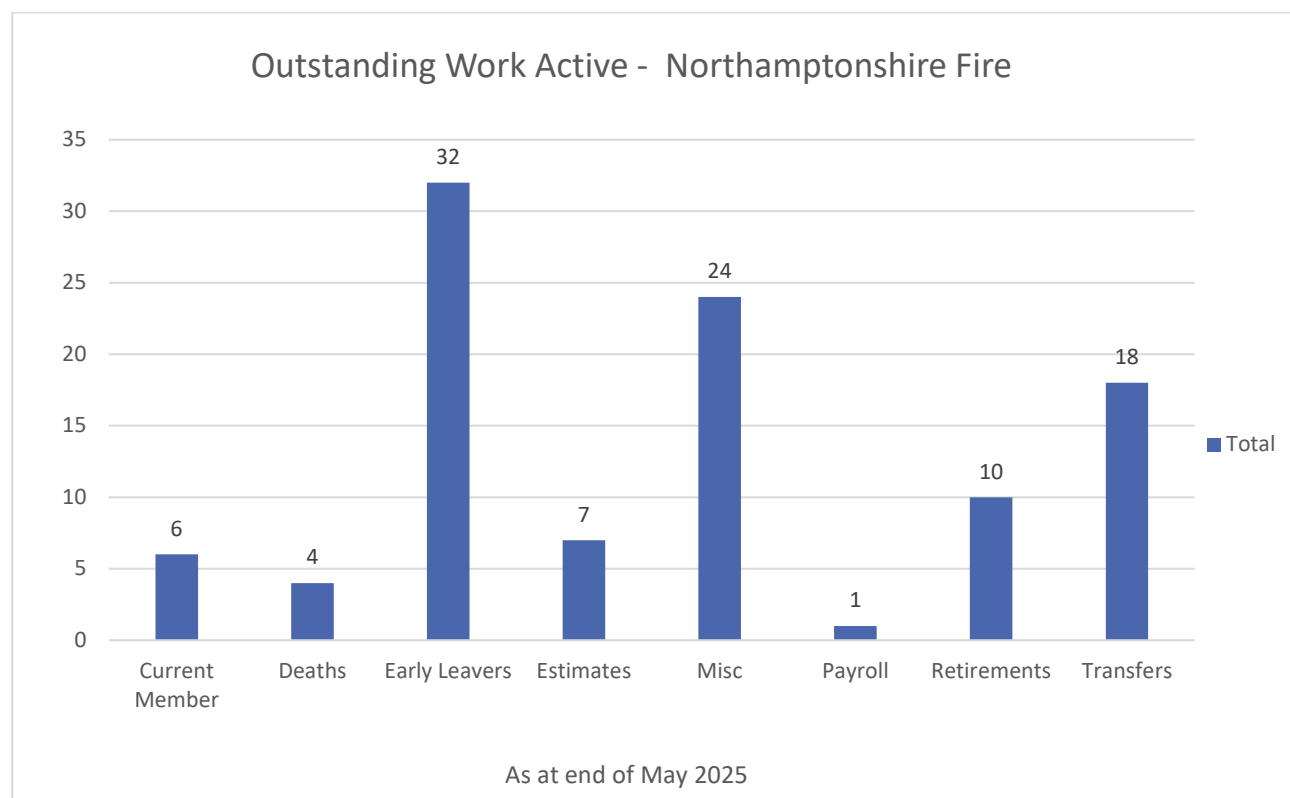
1 to 31 May 2025						
Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken
Deferred Benefits Set Up on Leaving	2	20	1	85	50	171
Pension Estimate	6	10	5	90	83.33	36.33
Change of Address	3	20	3	85	100	2
NI adjustment to Pension at State Pension Age	1	20	1	85	100	16
Update Member Details	2	20	2	100	100	1.5
Life Certificate	1	10	1	85	100	3
Monthly Pension	486	Pay date	486	100	100	



**Deferred Benefits Set Up on Leaving** did not meet due to high volumes of work, the members did receive confirmation within 2 months of WYPF receiving the leaver information that they have a deferred benefit. This meets the statutory requirements

**Pension Estimate** did not meet because of high volumes, some estimates are taking around 8 - 10 weeks to process. Estimates with an intended retirement date of 3 months or more in the future are not processed until the more urgent estimates with a retirement date within 3 months have been completed.

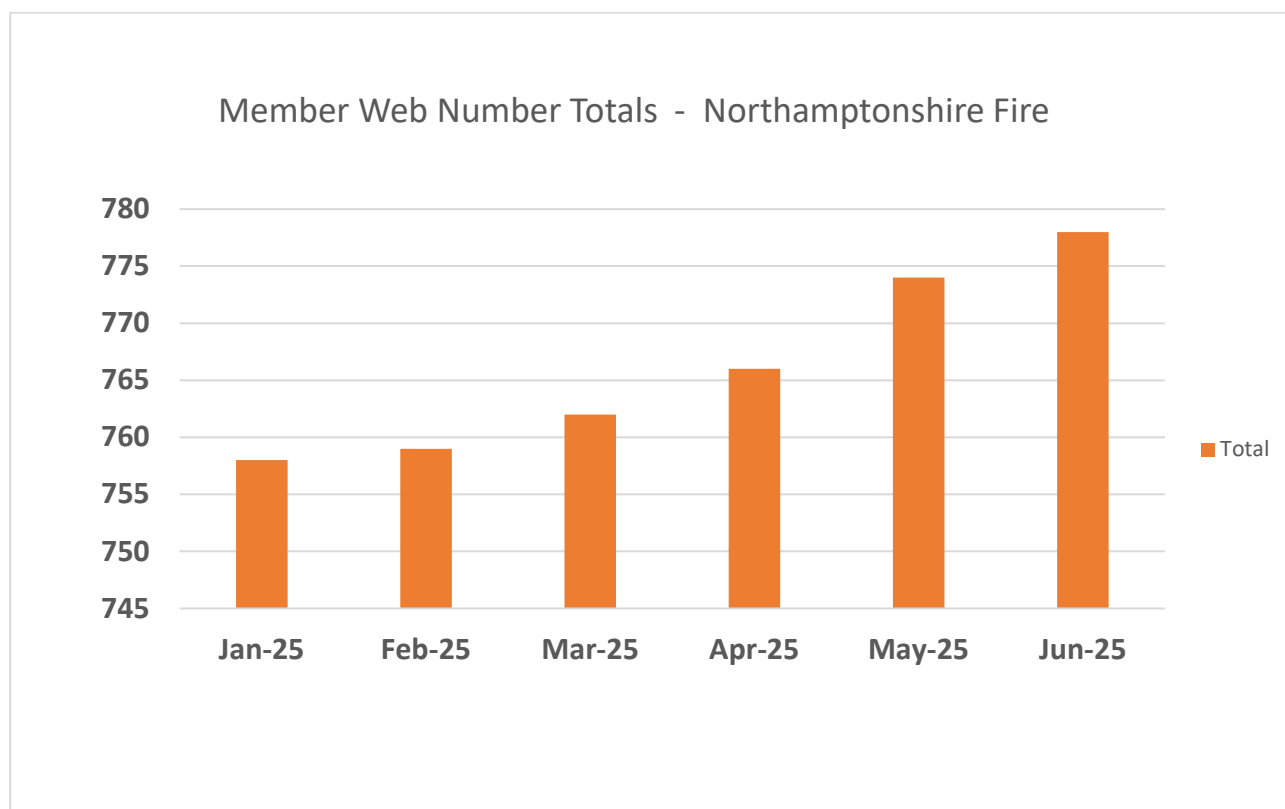
## 2. Work in Progress



### 3. Member Web Registrations

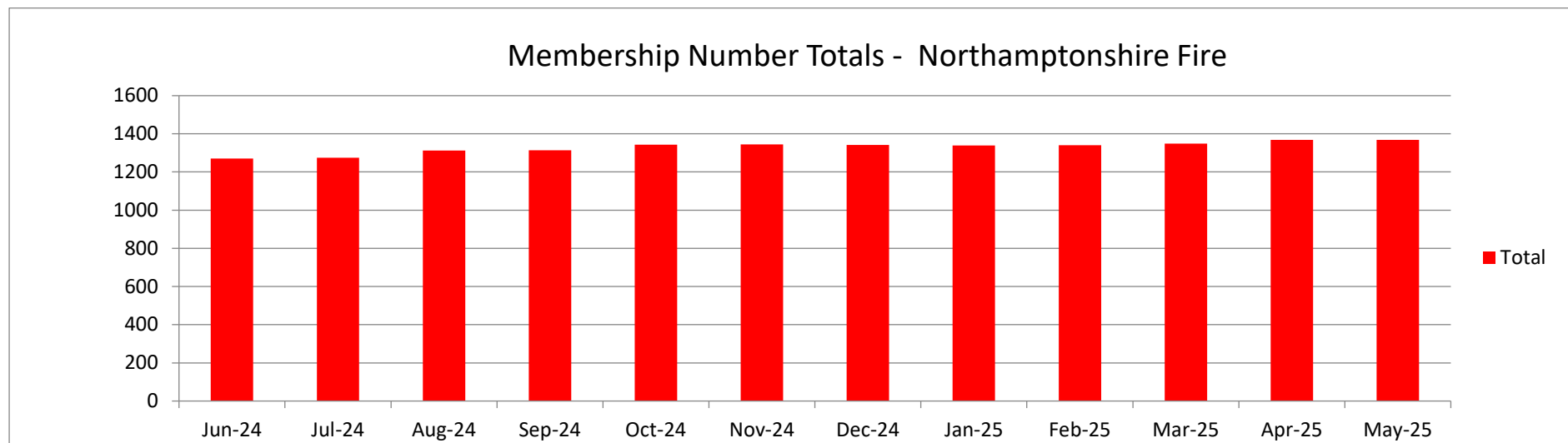
The number of members signed up to member web are:

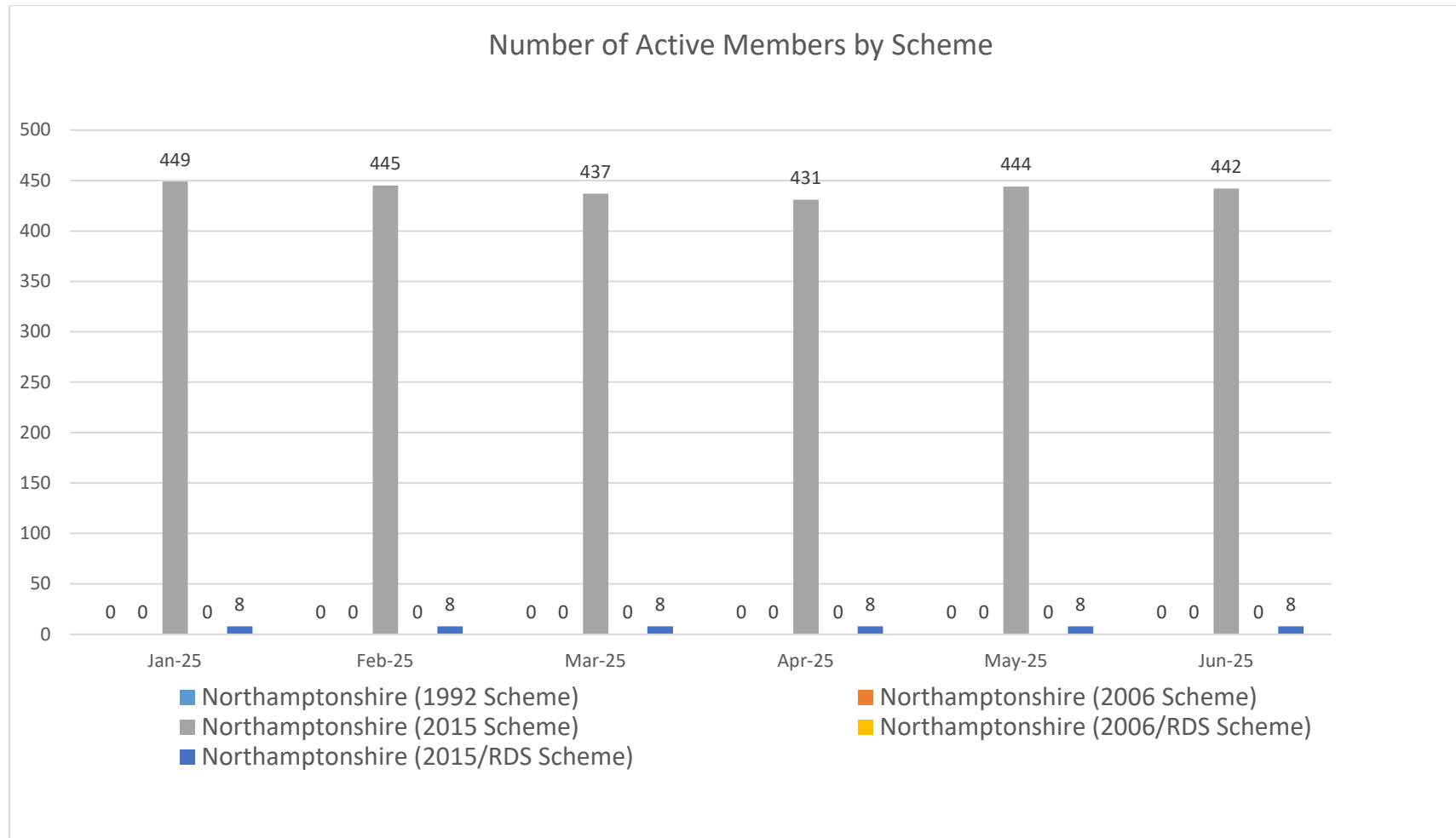
Status	Number
Active	288
Pensioner	288
Pensioner Ex-Spouse	0
Beneficiary Pensioner	21
Deferred Ex-Spouse	0
Deferred	181

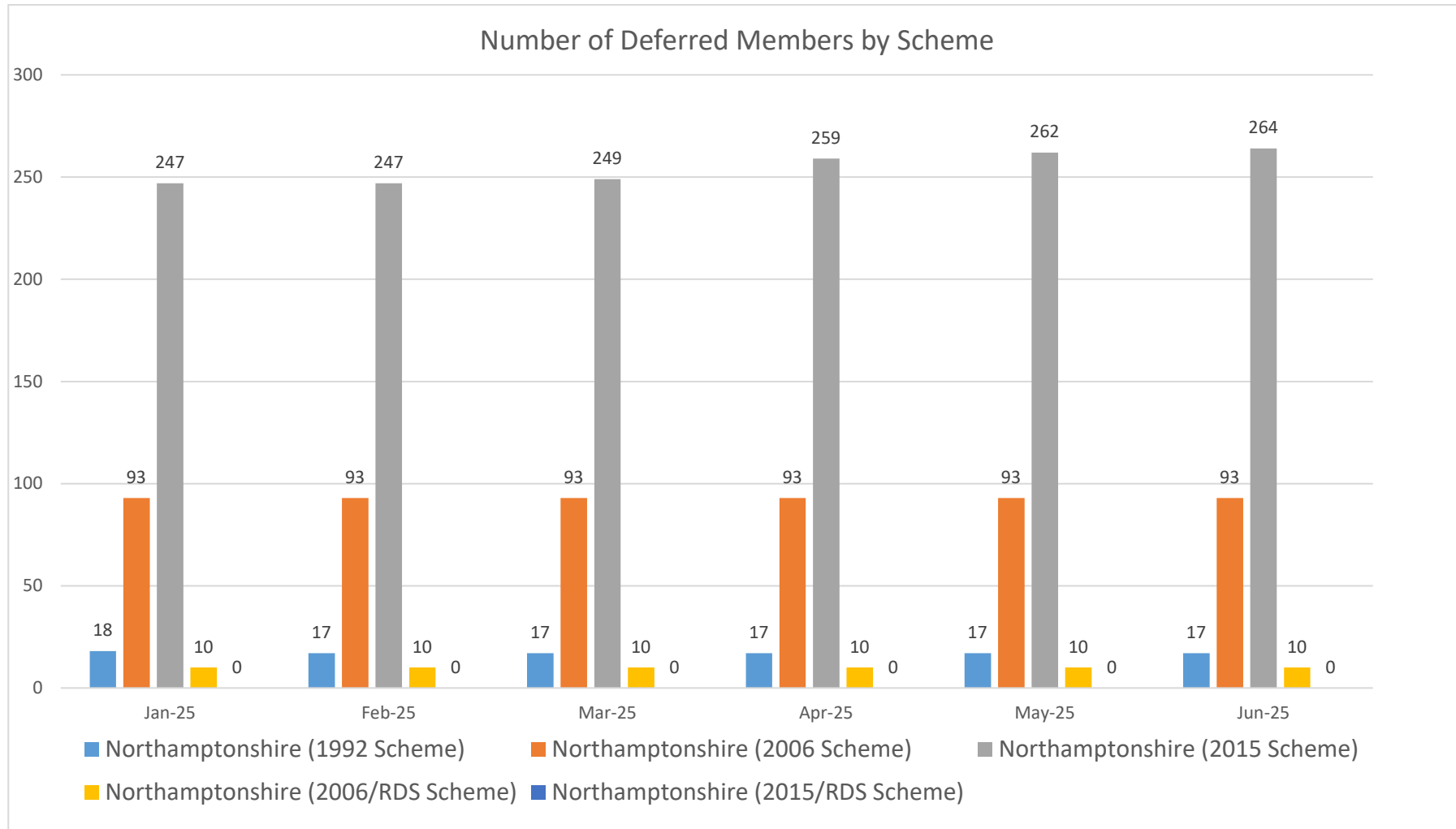


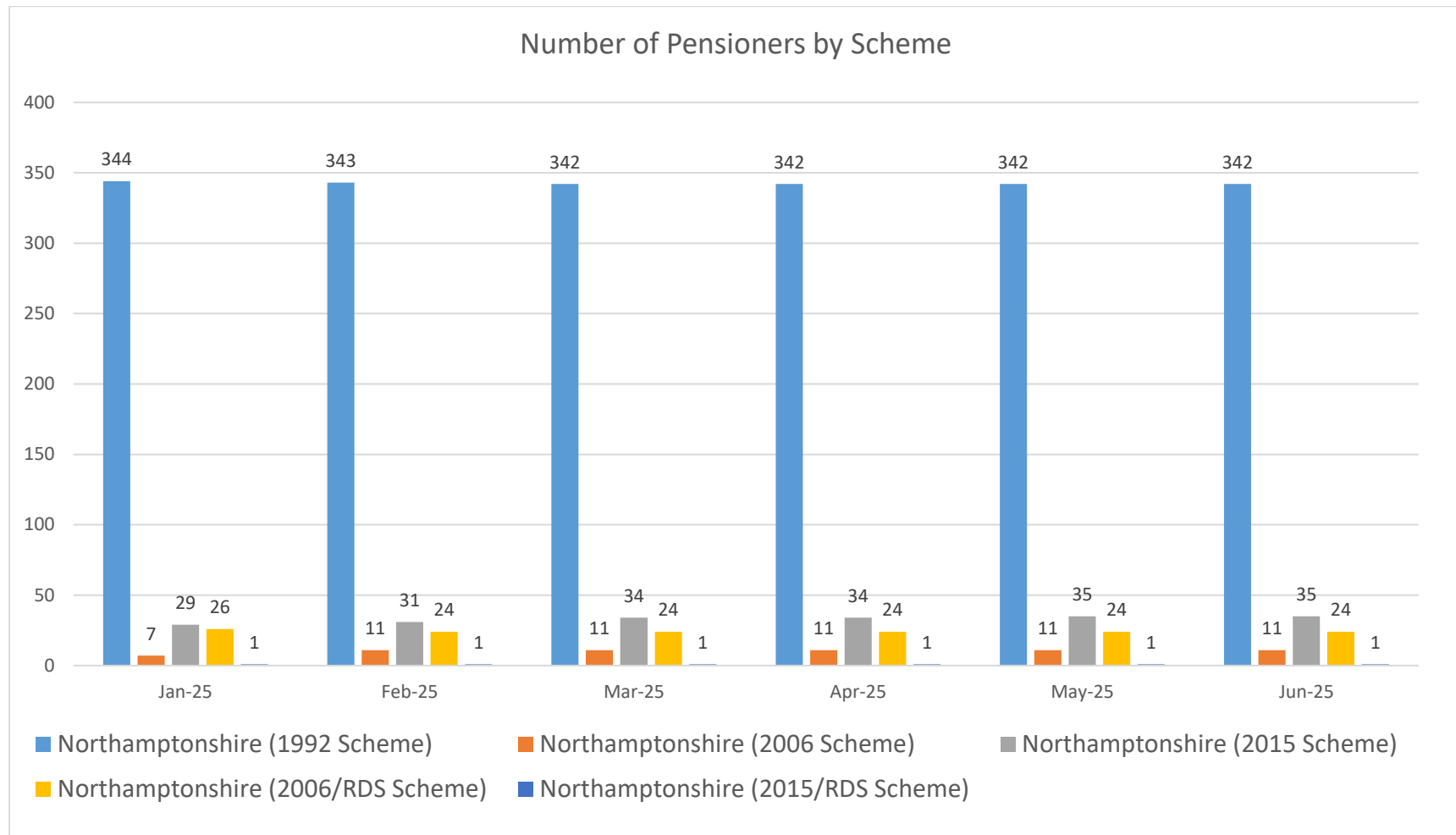
## 4.Membership Numbers

Scheme Name	Active Members	Deferred Members	Pensioners	Beneficiaries	Preserved Refund	Leavers Options Pending
Northamptonshire (1992 Scheme)	0	17	342	59	0	0
Northamptonshire (2006 Scheme)	0	93	11	1	10	0
Northamptonshire (2006/RDS Scheme)	0	10	24	0	0	0
Northamptonshire (2015 Scheme)	442	264	35	6	5	40
Northamptonshire (2015/RDS Scheme)	8	0	1	0	0	0











## 5. Administration Update

### Matthews

Please find below the latest updates from FPS Bulletin 93 – May 2025

#### Matthews 2 calculator bulk interface training session

GAD has re-shared the recording of the Matthews 2 calculator bulk interface training session last July. FRAs can find this in the Egress folder where monthly interest updates are share. (There is a separate recordings subfolder.)

#### Refer to GAD manual cases

GAD are making progress with “refer to GAD” manual cases received to date. GAD have begun returning higher-rate contribution tax relief cases. However, GAD still need a wider variety and volume of cases to develop their processes for other “refer 8 Click here to return to Contents to GAD” manual case types. Please can FRAs with cases to refer to GAD get in touch at [Firematthewscalculator@gad.gov.uk](mailto:Firematthewscalculator@gad.gov.uk).

**ACTION:** Please can FRAs refer any ‘Refer to GAD’ cases to them through their email [Firematthewscalculator@gad.gov.uk](mailto:Firematthewscalculator@gad.gov.uk)

#### Matthews GAD calculator – Version 3

GAD are now looking for FRAs who would be willing to participate in pre-release trials of the version 3 Matthews calculator. Version 3 is being developed to support relevant parts of the Matthews remedy exercise changes which Home Office are currently consulting on. GAD are hoping to run these pre-release trials from late June subject to progress with the consultation.

**ACTION:** FRAs who are interested should contact GAD at [Firematthewscalculator@gad.gov.uk](mailto:Firematthewscalculator@gad.gov.uk)

### Dashboard service provision

At the end of May we sent all FRAs Strategic and Administration contacts our agreement form for dashboards provision. The form needs to be signed by the scheme manager or authorised substitute. If you have not received the email please contact [stuart.duncombe@wypf.org.uk](mailto:stuart.duncombe@wypf.org.uk) for a copy.

Please make sure the form is returned to WYPF by the end of June.

WYPF have agreed the Dashboard matching criteria and will send the final version to all FRAs within the week.

#### Scheme connection codes –

Please pass your dashboard connection codes to us as soon as possible. More information about your connection codes was set out in the *Dashboard service provision* communication outlined above. Thank you to FRAs that have already provided their codes.

### Rollback

As stated in last month’s report WYPF has now started to run rollback for some FRAs, due to commencement of this work you will see a shift in recorded numbers in this report for each membership category as we move through the rollback data journey for your members.

For your deferred and pensioner members you will start to see a reduction in the numbers under the 2015 Scheme as the rollback position puts them into their original final salary scheme. The numbers under the 1992 and 2006 Schemes will therefore increase.

## **ABS-RSS**

## **ABS-RSS**

As at date of writing we have over 3000 records queued waiting for distribution of the ABS-RSS 2024.

The template has passed its final checks, there was a lot of work to do to the formatting and correction of the tagging (what data is picked up and what field it is shown in) and we anticipate distribution via the Member Portal to begin next week.

Please note: Members who have opted out of digital comms will receive a hard copy.

## **SAB RSS data requests**

We have provided all data requests to you up to and including April 2025.

The SAB have requested different data with effect from April and unfortunately due to annual leave we will be unable to provide the new information until 20 June. However, we will be providing data for both the months of April and May.

Going forward monthly data will be provided a week after the monthly reports are produced, this will usually be around the 25<sup>th</sup> of the month and roughly 2 weeks before the SAB deadline date of the 9 of the following month.

## **6. Communication & Training**

### **Pension boards**

- Staffordshire – 7 May 2025
- Cambridgeshire – 14 May 2025

### **National / regional meetings**

- Fire Quarterly Client Meeting – 7 May 2025
- Administrator Forum – 12 May 2025
- GAD (Retrospective Divorce) – 21 May 2025
- West Yorkshire Fire – Pre Retirement Seminar – 27 May 2025

## **7. Member Update**

None

## **8. IT Update**

## 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	✓	✓	✓	✓	✓
<b>Audits Per Year</b>					<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
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	✓			✓	
<b>Audits Per Year</b>					<b>4</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>
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	✓	✓	✓	✓	✓

<b>West Yorkshire Pension Fund Five Year Audit Plan 2022 - 2027</b>	<b>Frq</b>	<b>Last Audit</b>	<b>Rcmnd</b>	<b>Days</b>	<b>23/24</b>	<b>24/25</b>	<b>25/26</b>	<b>26/27</b>	<b>27/28</b>
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			✓		
<b>Audits Per Year</b>					<b>5</b>	<b>5</b>	<b>5</b>	<b>4</b>	<b>4</b>
<b>Additional work outside plan</b>									
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
<b>No of audits</b>					<b>12</b>	<b>11</b>	<b>11</b>	<b>10</b>	<b>12</b>
<b>Audit days over five years</b>				<b>885</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>
<b>Resourced days</b>				<b>1,225</b>	<b>245</b>	<b>245</b>	<b>245</b>	<b>245</b>	<b>245</b>
<b>Headroom</b>				<b>340</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>68</b>

## 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](#) 93

Some key issues to highlight:

### Age Discrimination Remedy updates

#### Interest Process

We would like to remind all scheme managers and pension administrators that they should be checking and calculating interest at the point when the member is being issued with their first RSS.

Where either the bulk collection of data or individual calculations have already been calculated, and uploaded to systems, it is imperative that before any RSS is issued that the dates used in the calculation are checked. Where necessary, interest will need to be recalculated to the date that the RSS is being issued.

This process is NOT uneconomical to do and therefore it is not within a scheme manager's discretion to waive this interest. Waiving can apply ONLY e.g. when an RSS has been issued such as an ABS-RSS to a FPS 1992 member and they wish to pay those contributions, but it can be considered uneconomical to recalculate additional interest between the date of issue of the RSS and the actual date of payment, where this occurs within the 3-month window for payment.

Where members were provided with an RSS and had 3 months to pay during which no further interest was applied, in cases where payment was not made, additional interest will have to be recalculated this year from the date of issue of last year's RSS until 31 August 2025.

We have previously advised that those with the Civica software would not need to make those amendments manually as the system will be able to recalculate this.

We are aware that in some cases, members are asking for interest to be frozen where they have not received a statement within the deadline and have breached. We would remind FRAs of the principles in the scheme manager guidance for waiving liabilities, these are:

1. The power to waive liabilities [Regulation 63] has to be used in compliance with the requirements of the directions.
2. The powers to waive under [Direction 4](#) are limited, they have to apply to individuals (rather than a blanket power) and rely on an 'uneconomic' argument.
3. Charging interest is not discriminatory. To not charge interest would put members in a favourable position compared to protected members.
4. HMT have been clear that applying interest is to ensure the time value of money is appropriately taken into account for fairness.

In exceptional cases, FRAs may consider that the compensation mechanism could be used if someone could prove they have a financial loss due to not being given an opportunity to pay the contributions at 31 March 2025, however they would need to show that they had the money available to them to pay at March 2025 and did not benefit from interest continuing to accrue on that money at a greater rate than interest accrued on what they owed.



## Matthews exercise updates

### Refer to GAD manual cases

GAD are making progress with “refer to GAD” manual cases received to date. GAD have begun returning higher-rate contribution tax relief cases. However, GAD still need a wider variety and volume of cases to develop their processes for other “to GAD” manual case types. Please can FRAs with cases to refer to GAD get in touch at [Firematthewscalculator@gad.gov.uk](mailto:Firematthewscalculator@gad.gov.uk).

**ACTION:** Please can FRAs refer any ‘Refer to GAD’ cases to them through their email [Firematthewscalculator@gad.gov.uk](mailto:Firematthewscalculator@gad.gov.uk). Matthews

### GAD calculator – Version 3

GAD are now looking for FRAs who would be willing to participate in pre-release trials of the version 3 Matthews calculator. Version 3 is being developed to support relevant parts of the Matthews remedy exercise changes which Home Office are currently consulting on. GAD are hoping to run these pre-release trials from late June subject to progress with the consultation.

**ACTION:** FRAs who are interested should contact GAD at [Firematthewscalculator@gad.gov.uk](mailto:Firematthewscalculator@gad.gov.uk).

## FPS

### Internal Dispute Resolution Procedure

Further to [FPS Bulletin 91 – March 2025](#), where we published guidance for decision makers. We are pleased to confirm that we have now published:

- [Updated IDRP factsheet](#)
- [Guidance for members](#)

These are published in the [guides and sample documents](#) section of the [FPS regulations and guidance](#) website. The guidance for members is also published on the [FPS members](#) website.

## Pension Dashboards

### PDP April 2025 update

On 30 April 2025, the PDP published their April 2025 update containing a wealth of information. To read more follow the links below:

- [first pension provider connected to the ecosystem](#)
- [personal pension providers readiness report and overview](#)
- [The Pensions Regulator’s films highlighting the potential impact of dashboards](#)
- [blog on connecting via a third party](#)
- [guidance for requesting additional endpoints for direct connection](#)
- [standards for pension providers and schemes approved by Secretary of State](#)

## Events

### FPS coffee mornings

Our MS Teams coffee mornings are continuing in April 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 are pleased to include the presentations from recent sessions below:

14 May 2025 – [General update](#)

If you do not already receive the meeting invitations and would like to join us, please email [bluelightpensions@local.gov.uk](mailto: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: 1 July 2025 Latest Review Date: 1 July 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	I = 4, L = 2	8	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: 1 July 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: 01 July 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: 1 July 2025 Latest Review Date: 1 July 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: 1 July 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: 1 July 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 undertaken and reviewed	
9	Matthews case  Last Updated: 1 July 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	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

### AGENDA ITEM: 9

<b>REPORT BY</b>	<b>Project Support Officer</b>
<b>SUBJECT</b>	<b>Northamptonshire Firefighters' Pension Scheme Local Pension Board - Agenda Plan</b>
<b>RECOMMENDATION</b>	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 <sup>th</sup> March 2025	7 <sup>th</sup> July 2025	23 <sup>rd</sup> September	2 <sup>nd</sup> December
Confirmed agenda to be circulated		14 <sup>th</sup> February	27 <sup>th</sup> May	14 <sup>th</sup> August	20 <sup>th</sup> October
Deadline for reports to be submitted		14 <sup>th</sup> March	25 <sup>th</sup> June	12 <sup>th</sup> September	21 <sup>st</sup> November
Papers to be circulated		17 <sup>th</sup> March	30 <sup>th</sup> June	16 <sup>th</sup> September	25 <sup>th</sup> 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)	