



NORTHAMPTONSHIRE FIRE AND RESCUE AUTHORITY

PENSION BOARD MEETING

Tuesday 25th March 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 (pg3, 8)	Meetings and Action log 17 th December 2024	Chair	Report	
4 (pg 9)	WYPF Month Report – review	HS	Report	
5	Update on any breaches	HS	Verbal	
6	IDPRS	CM	Verbal	
7 (pg 33)	Risk Register	NA	Report	
8 (pg34)	Proposed Discretions	NA	Report	
9	Firefighters Pension Scheme Administration – update	HS	Report/ verbal	
10 (pg36)	Agenda Plan	VA / KO	Report	
11	AOB Pension Scheme return	Chair		
12	Confidential items – any	Chair		
13	Resolution to exclude the public	Chair		
	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 			

Agenda Item : 3

NFRS Pension Board meeting NOTES AND ACTION LOG –17th December 2024

Attendees: Paul Bullen (PB); Nick Alexander (NA); Vaughan Ashcroft (VA); Nikki Watson (NW); Don Crook (DC); Cat Moule (CM); Helen Scargill (HS); Kate Osborne (KO); Simon Tuhill (ST)

	Issue	Actions	Comments
1	Welcome and Apologies for non- attendance		<p>Apologies; Aidan Philips (AP)</p> <p>Welcome;</p>
2	Declarations of Interests		None declared.
3	Meetings and Action log 24 th October		<ul style="list-style-type: none"> - All agreed minutes - Training requested through pension scheme regulator – looking at end of financial year.
4	WYPF Monthly Report – November 2024		<ul style="list-style-type: none"> - Delay in getting deferred benefit quote out to members that will mean that the members are awaiting equivalent of a retirement pack. There was a query on members pay which lead to information being sent out. Deferred benefits set up on leaving, they are the ones that get put to one side when workload is high because met have met disclosure compliance. - Completed two but one was out of time. We have sent more information about pension estimates in one of the client reports. Asking is FRAs can put communications out and manage member expectations in terms of timeframes - Currently timeframes are not meeting 10 days. normal estimate is 6-8 week turnaround time. Communications from WYPF have been sent for FRAs to be circulated to members to manage expectations around estimates. - WYPF have changed the process around estimates to try and speed the process up. There are now two people within the team focusing on estimates and resource allocation it is hoped will speedup the current timeframes. - CM – comms haven't be circulated to members, will review when information was sent? Will circulate when have the information ACTION - DC – is any of that staffing issue compounding upon timeframes. 6-12 month retiree impact of timescales on notice period??HS – everything is compounding (staffing – new staff requiring training on fire pensions, age discrimination, amount of information required to provide estimates). - Portal sign up – data request sent

			<ul style="list-style-type: none"> - Membership numbers and benefit – 231 active members have already had ABS. 141 those in scope for age discrimination. - Of the active members eligible for statement – 372 pension records not necessarily individuals. - Good number signed up. Good percentage signed up - NA – good to hear. Can you tell us/ CM who isn't signed up and target them?? – HS – yes Stuart is having a look currently. - Membership number within report - Scheme TPR – now resolved. - Additional survey request by 9th January - Awaiting HMRC regarding unauthorised lump sum – GAB going to send worked examples so WYPF can put a work thorough of this suggested process. There is also some queries about gaps in the guidance. Therefore WYPF currently not processing red. But are working through green. Do need financial data extract before green progress. - Valuation – in process of dealing with this - Deadline 31st December – there might be a slight delay but are hopeful for this completion - Matthews – information regarding what WYPF need – have put information in client report about where we are with Matthews. Please ensure up to date with what WYPF need and how they need it presented - Consultation on inheritance tax and might impact fire pensions. Need for responses and views. HS can present paper that she has around this. - Children's pensions and when child begins apprenticeship. Raised at fire technical meeting. "vocational core" requirements met. All agreed that an apprenticeship does fit criteria to receive child apprenticeship allowances. There is an opt out if Northants do not wish to be included in this. - CM – continue to circulate comms on training sessions - Questions? - DC – completed process – meeting timeframes dates – does this show outstanding? HS – it shows what was done in the month. - DC – "other areas" for working progress – the miscellaneous – what does that encompass? – HS – could be divorce or could just purely be telephone call received needs ringing back or general follow up required. - DC – "pending" area – a previous had higher figure in transfers. Is this about transferring other pensions into fire or people transferring in? – HS – for those who are coming in from another fire authority (and WYPF are trying to gather financial data from previous employer and combine with current). This accounts for the majority of this number. Outstanding until all data that is required to make their record correct.
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5	Update on any breaches		- No new breaches
6	IDPRS		<ul style="list-style-type: none"> - None that HS is aware of. - CM and NA – confirmed non received - IDPRS – meaning Internal Dispute Resolution
7	Risk Register		<ul style="list-style-type: none"> - Delays putting pressure on statement - Issues with West Northants information providing causing issue. - Data report to be sent directly to HS - NW – does the pension statement get sent to home address or only on the portal? HS – generally only on the portal and those not signed up will receive a notification. - NA – not specifically related to certain people of certain ranks but generally is a trend around promotion processes etc. - PB – collective confidence of meeting the end of year deadline? – NA if WYPF have the data there is likely to be a remedial service statement but that is dependant upon the data being with WYPF. There are a lot of challenges. But no communications about 31st March – would suggest will still meet the deadline. NA – may have to support certain members with this - NA – to ensure data is with HS and meeting scheduled to discuss. - Had a breach this year – and that features in some of the ranking and confidence. - Right at bottom – Matthews case. At moment is in green. CM doing a lot of work on this. but ultimately when we get to the nuts and bolts of it this might increase. But presently is green, likely to change. (significant piece of work and might changes as move towards deadline) - Good practise risk register – MM suggested they might have example. Can this be shared? – action HS - KO – should RR being restricted – PB – no not at this time – VA agreed
8	Immediate Detriment Position		- Nothing further
9	Age Discrimination Remedy		<ul style="list-style-type: none"> - NA – on broad topics – CM has written to a number of members – people are still receiving information and requests down to last few numbers. CM – 30 left having further traces. - NA ultimately if we cannot trace them, would welcome views in March meeting – at position of people reaching out to old members (GDPR concerns), have done due process on this.

10	Knowledge management and representative self-assessment & Pension Board Training session		<ul style="list-style-type: none"> - Training update at beginning of meeting – will have further information at end of financial year. - PSR coming back to NA at beginning of 2025. WYPF update mid year requested. - 3rd party training to ensure pension administrator is being held into account
11	Annual Benefits Statements numbers and figures		<ul style="list-style-type: none"> - Covered earlier
12	Proposed Discretions		<ul style="list-style-type: none"> - NA provided discretions - There are a number of items we have transitions fully into 2015 scheme. Would be worthwhile having a session to discuss contentious items. - Would like to raise issues to check with PFCC - Formally looking at 2015 to ensure up to date and if there are any trigger points. - NW – are these ones that have been approved or agreed previously – NA – yes summer of 2022. NW – suggested to add when approved and by whom. Captured on previous pension board minutes. - NW – have there been new ones since then? NA – no – not updated or re-considered. So felt timely to bring it back to have conversation around what to do with current list. - NA – proposed to close and reassess for 2015 - HS – will need to keep for pensioners, children and other associated individuals. HS cannot archive because some of these will apply to members. HS – suggested colour change for those that only affect current members. - HS – you probably should have item on agenda about discretions – if any discretions have been exercised in period between board meetings. ACTION - NA – summary of any discretions that have been applied between meetings. CM to bring information to meetings – add as standard agenda item. - NA – meet with relevant parties before March meeting to update on proposed discretions. ACTION
13	Data Improvement Plan		<ul style="list-style-type: none"> - NA sent across the data paper and broadly covers some of the areas already discussed. Very well known limitations. - Whilst we believe a good number of people registered for self service, looking at their records, what we don't have is the right information on some of the record. - Steps to put in place to improve the position of data from now in future - CM has done a lot of work to improve and help this - This is something we need to work on both as FRA and administrator. - Number of things that impact this – changes to scheme structure, McCloud, Matthews, member communications. It is very timely to do this and difficult to run alongside other work. - Primary concerns – we need to know we can effectively communicate with members. In a timely fashion with relevant and up to date information.

			<ul style="list-style-type: none"> - HS – happen to know of any outstanding clients happy to share good practise with NA?
14	Agenda plan		<ul style="list-style-type: none"> - Add discretion as regular item - Regular update on data improvement plan - June
15	AOB		<ul style="list-style-type: none"> - ST – last meeting – consider ST replacement. Need further employer rep. - NW – Jim Powel – nomination – KO to send invitations. - Look at payroll date processes when job title changes happen and “new starter” letters/ comms are sent out – PB & Cm and wider team. - VA – is it possible to get a report of all those that look like they are bouncing in and out? HS – can send list of active members? PB would this have start dates? VA – deferred members and active members report? HS – impact on this process and timescales. - NA – anything can be done ? CM – supressing line before sending - ACTION – HS to share data on active members - ACTION – NA, CM, SM – suppression of lines? Look to improve process.
16	Confidential items – any		
17	Resolution to exclude the public		
	Future meetings <ul style="list-style-type: none"> - 17th December - 25th March 2025 - 7th July 2025 		

Action No.	Date of meeting action raised	Issue Identified	Proposed Action	Owner	Progress Update or Final Outcome	Date Closed
1	18/07/2024	Training slides not received by all board members	NA to recirculate	NA	complete	17/12/2024
2	18/07/2024	training options	NA to chase up information to source independent and appropriate training	NA		
3		potential training on annual benefits statement	MM to discuss with HS or David Parrington	MM	CM - to share if relevant to members	
4	24/10/2024	Separate action log from minutes	KO to create action log	KO	COMPLETE	29/10/2024
5	18/07/2024	unsure if HS has asked Stuart about members who haven't signed up	MM to chase HS for update	MM	stuart not come back - HS to send message now on what WYPF can report on or not	
6	24/10/2024	further work required around opt in and opt out this is ongoing. CM is working to review the 12 monthly figures.	CM to bring report to the March Pension Board to raise the numbers	CM		
7	18/07/2024	recruitment of future board members	AP, DC and Jim Dorrell to meet to discuss	AP, DC		
8	24/10/2024	issues around delays with estimates	WYPF are looking at this process	WYPF	to discuss as part of WYPF report	17/12/2024
9	24/10/2024	NA would like to discuss abatements, in light of national fraud initiative documents	to meet regarding abatements	NA, MM	meeting happened and also looked at those that we need to ensure that due process is being followed. There is a process, there are two members who have queried abatements. Q to NW - something want to take a view on all abatements moving forward? NW - yes would like to see them then. would also like a briefing on how abatements work.	17/12/2024
10	24/10/2024	NW raised concerns from a member who intend to retire in Feb and not received estimates	NW and MM to share information about individual concerned to see when they might receive their information	NW and MM	completed for individual concerned	17/12/2024
11	24/10/2024	members receiving notifications about tax charged within timescales	NA to send list of names of those potentially effected for MM to look into	NA, MM	letters issued this year. But remedial service statements will be covered when required.	17/12/2024
12	24/10/2024	DC has not had sight of previous WYPF monthly reports to compare figures	KO to share the reports with DC	KO	COMPLETE	18/11/2024
13	24/10/2024	issues faced by members regarding information from WYPF	CM is developing new process, requests members contact her to discuss concerns so CM is sighted and can take action with WYPF where needed. ALL encourage members to contact CM in first instance.	ALL	Complete	17/12/2024
14	24/10/2024	assessment of data accuracy being received from third party.	to include dashboard data	MM, NA, CM		
15	24/10/2024	Annual Benefits statements numbers and figures	MM to provide data to be presented at December meeting, including any issues to be flagged so additional support can be put in place where needed	MM	new deadline comms have been sent from WYPF regarding the data. HS - to raise in agenda	17/12/2024
16	24/10/2024	provide update on data improvement plan after all data has been received from West Northants	CF to December Board meeting	NA	complete	17/12/2024
17	17/12/2024	correspondence to be sent to members	comms to be circulated to members around estimate timescales	CM		
18	17/12/2024	update proposed discussions	NA to lead with colleagues to update list of proposed discussions and archive older ones.	NA		
19	17/12/2024	Discussions	add as a regular agenda item	KO	complete	31/12/2024
20	17/12/2024	data improvement plan	add to June agenda	KO	complete	31/12/2024
21	17/12/2024	new pension board member	to send Jim Powell invitation	KO		
22	17/12/2024	active member data	HS to share information on active members	HS		
23	17/12/2024	improving processes	look at expressions of lines in data reports to look at job changes and staff movements	CM		

Monthly Report

March 2025

Northamptonshire Fire Authority



West Yorkshire Pension Fund

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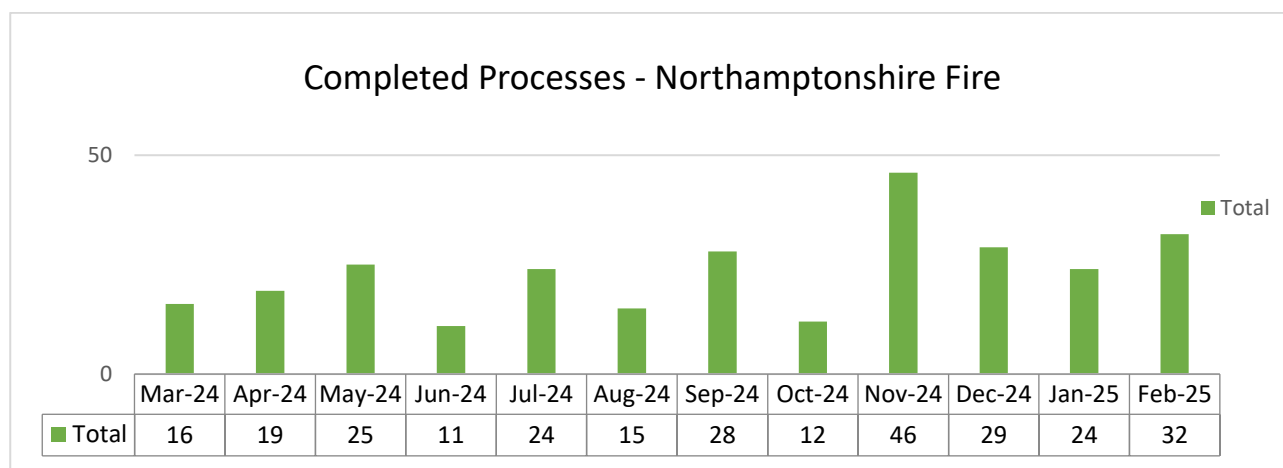


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1.Completed processes

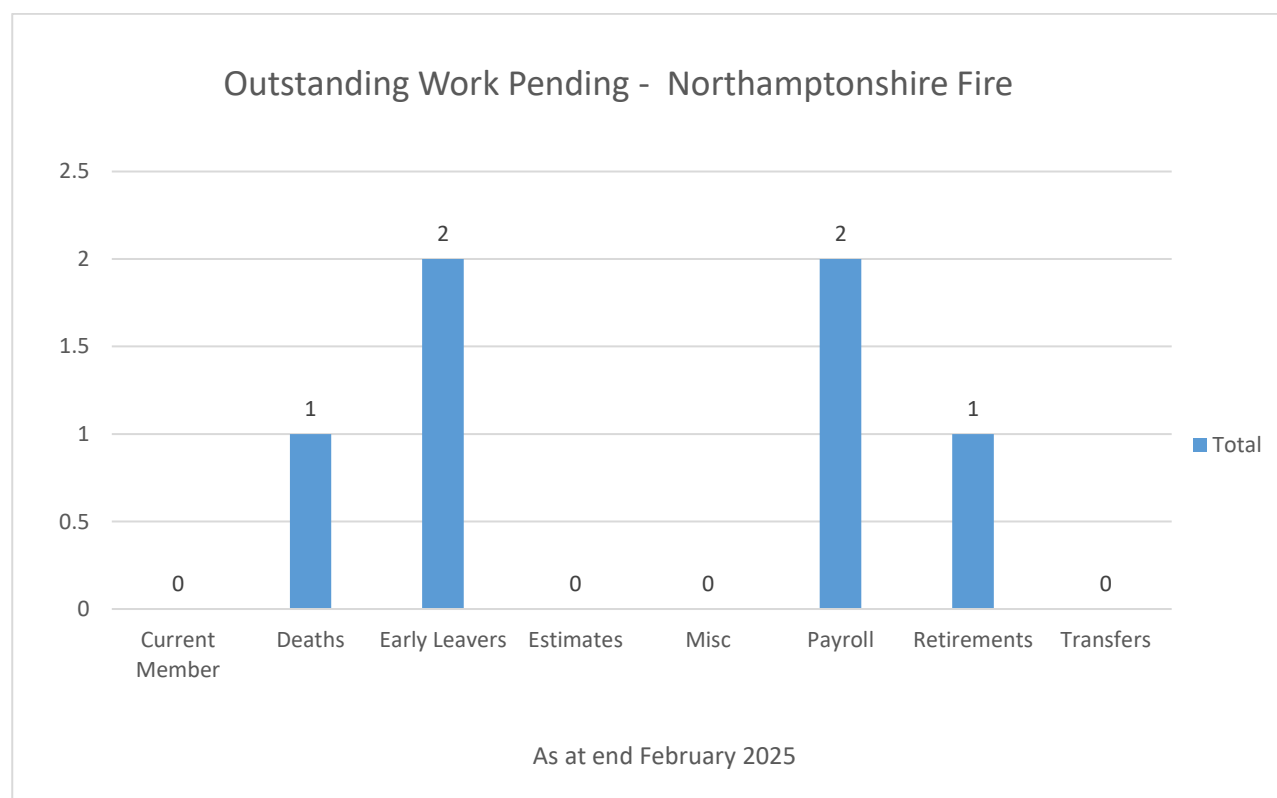
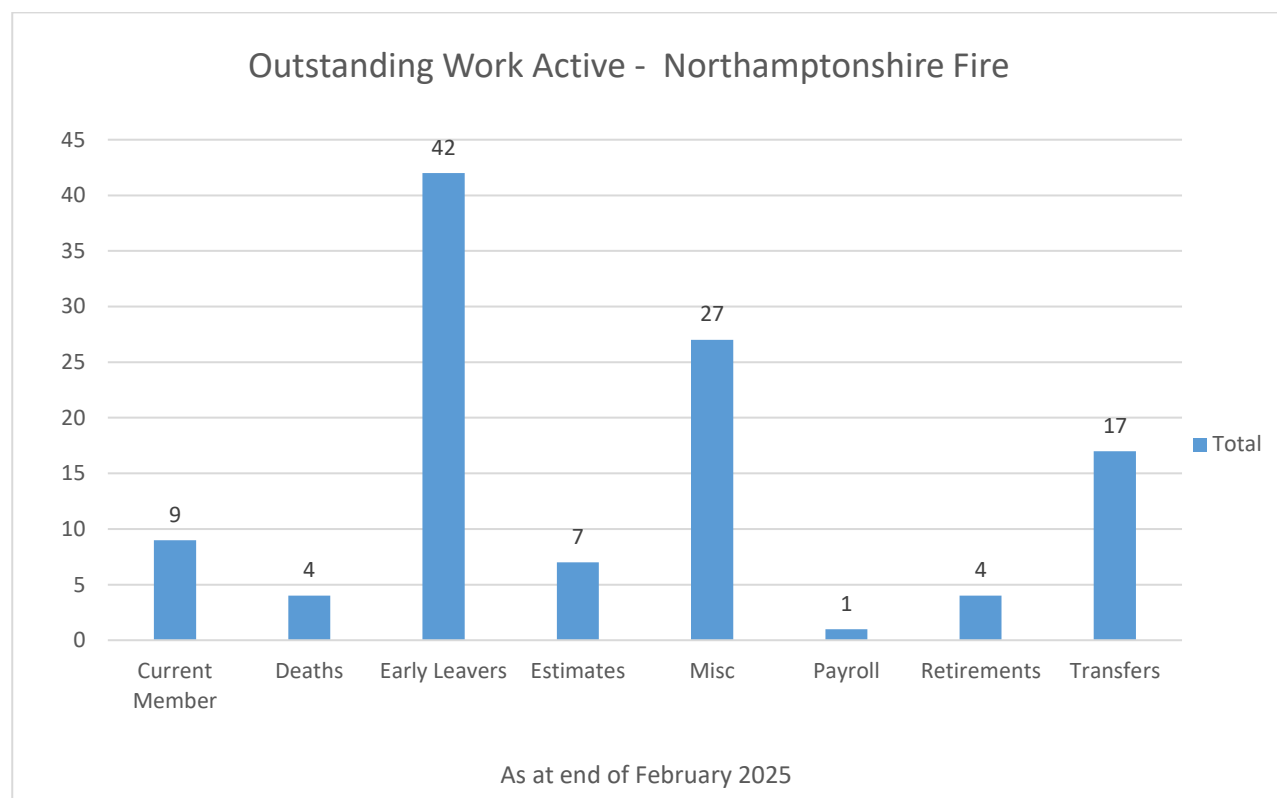
1 to 28 February 2025						
Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken
Transfer In Quote	1	35	1	85	100	19
Deferred Benefits Set Up on Leaving	2	20	1	85	50	38
Deferred Benefits Into Payment / Payment of Lump Sum	2	3	2	85	100	2
Set Up New Spouse Pension	3	5	3	85	100	5
Change of Address	2	20	2	85	100	9.5
General Payroll Changes	10	20	10	85	100	1
Death Grant to Set Up	1	10	0	85	0	92
Death in Retirement	1	10	1	85	100	8
Update Member Details	1	20	1	100	100	1
Dependant Pension To Set Up	3	10	3	100	100	7.67
Life Certificate	5	10	5	85	100	2
Initial letter Death in Retirement	1	10	1	85	100	1
Monthly Pension	481	Pay date	481	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

Death Grant to Set Up did not meet as there was a delay in receiving all the completed forms from the beneficiaries.

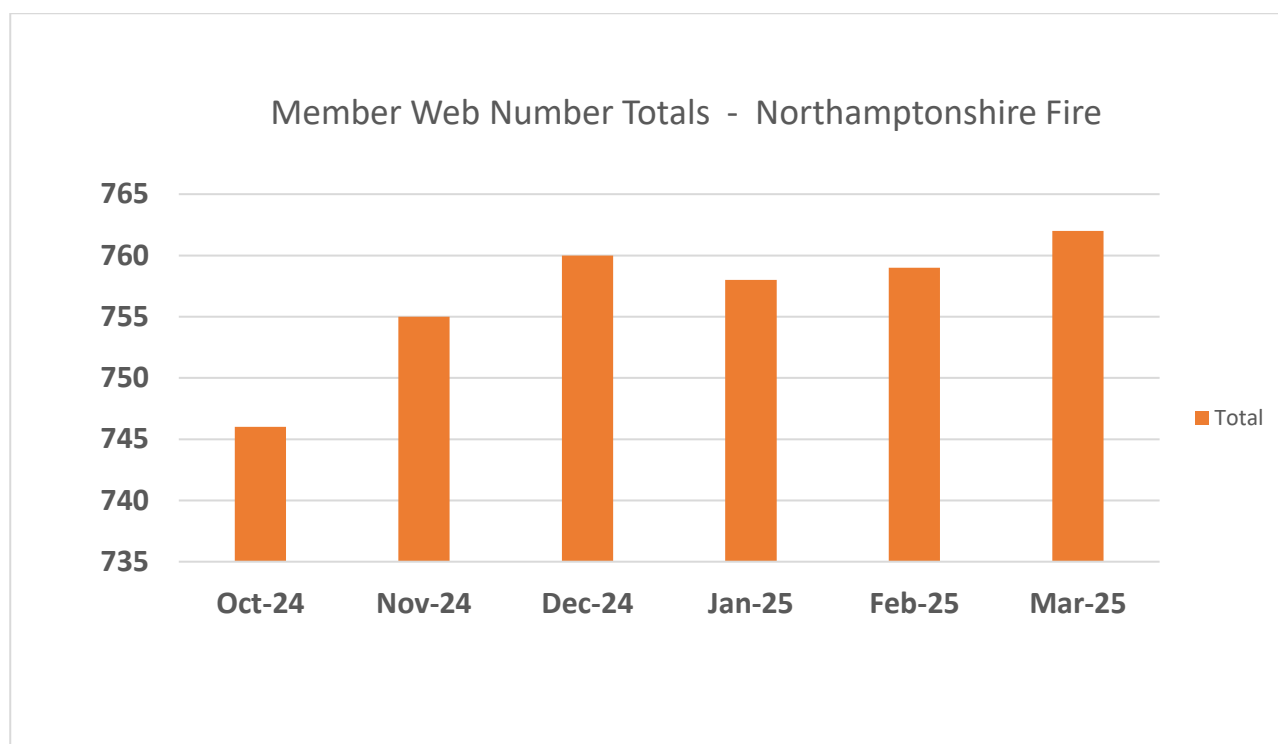
2. Work in Progress



3. Member Web Registrations

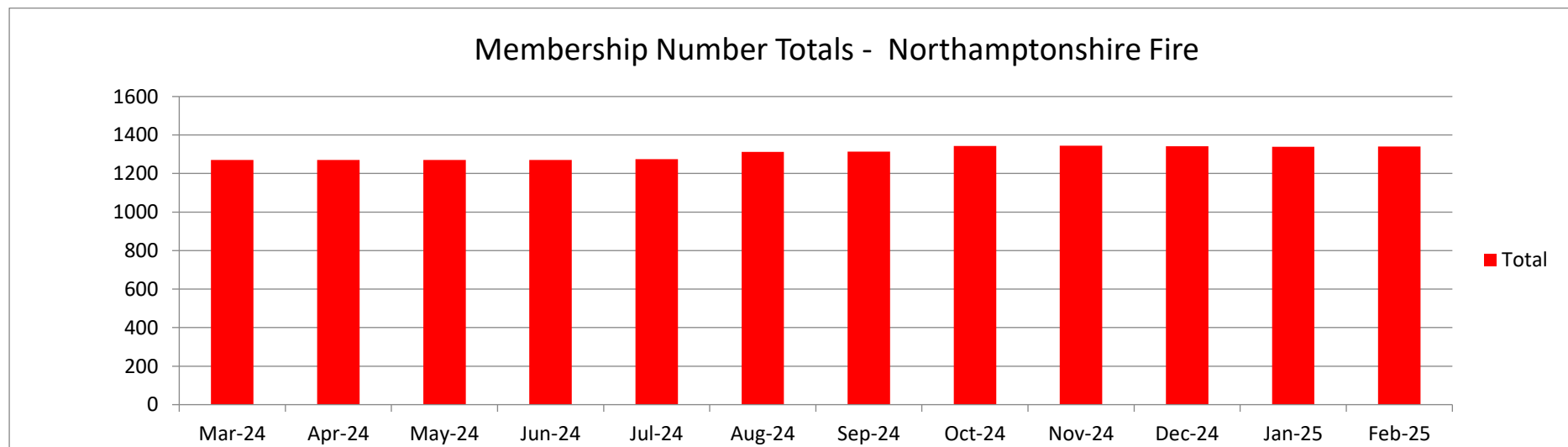
The number of members signed up to member web are:

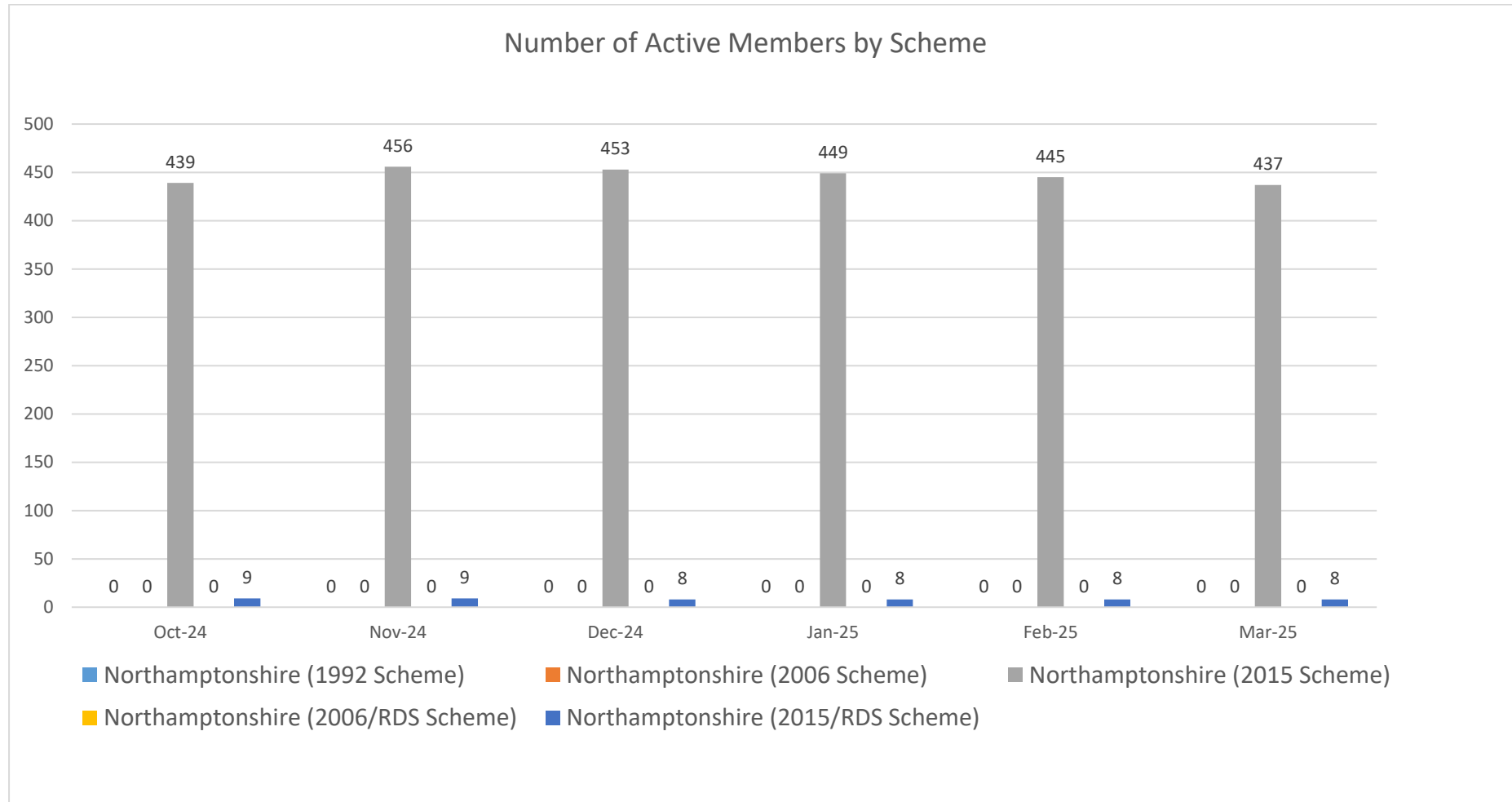
Status	Number
Active	290
Pensioner	283
Pensioner Ex-Spouse	0
Beneficiary Pensioner	18
Deferred Ex-Spouse	0
Deferred	171

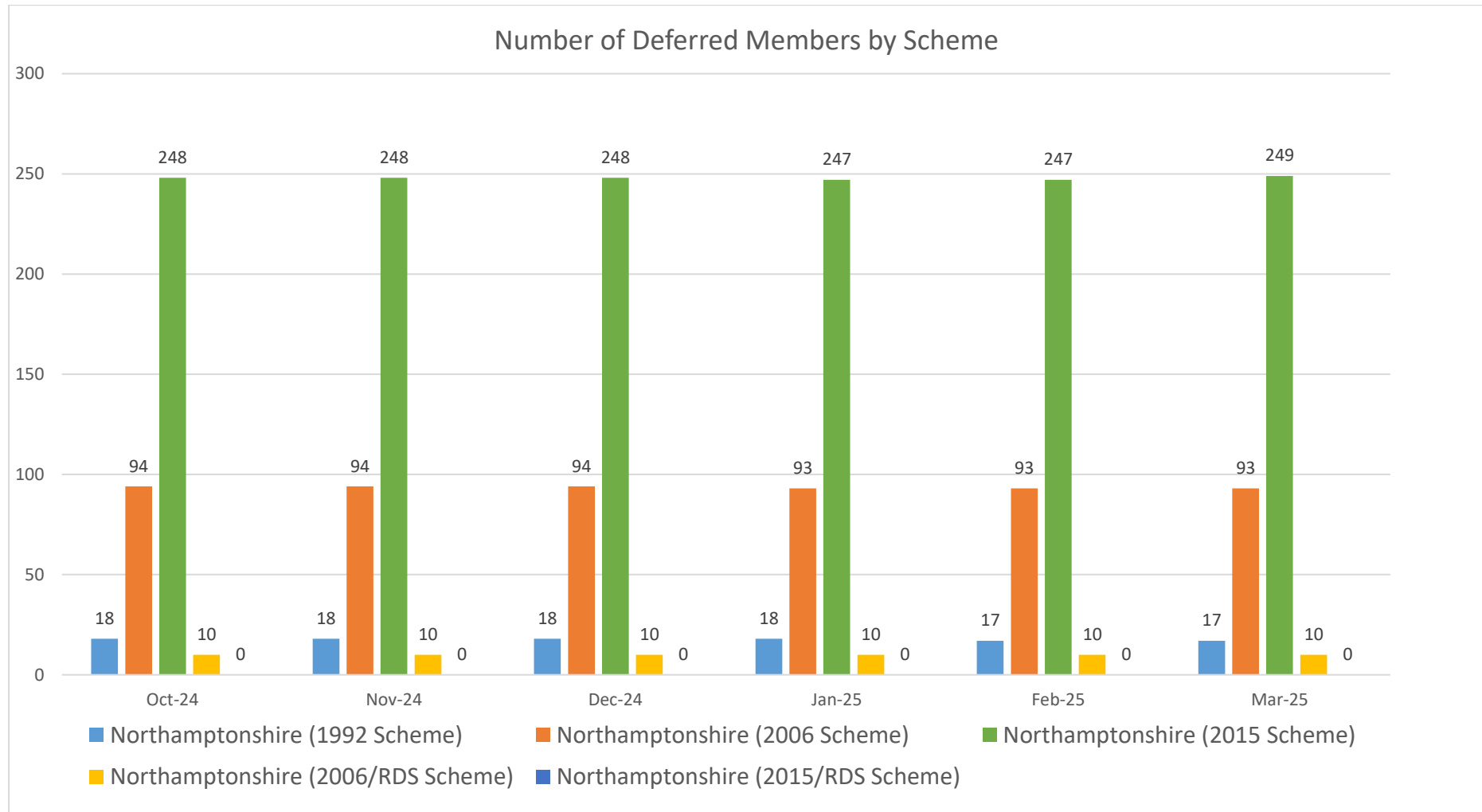


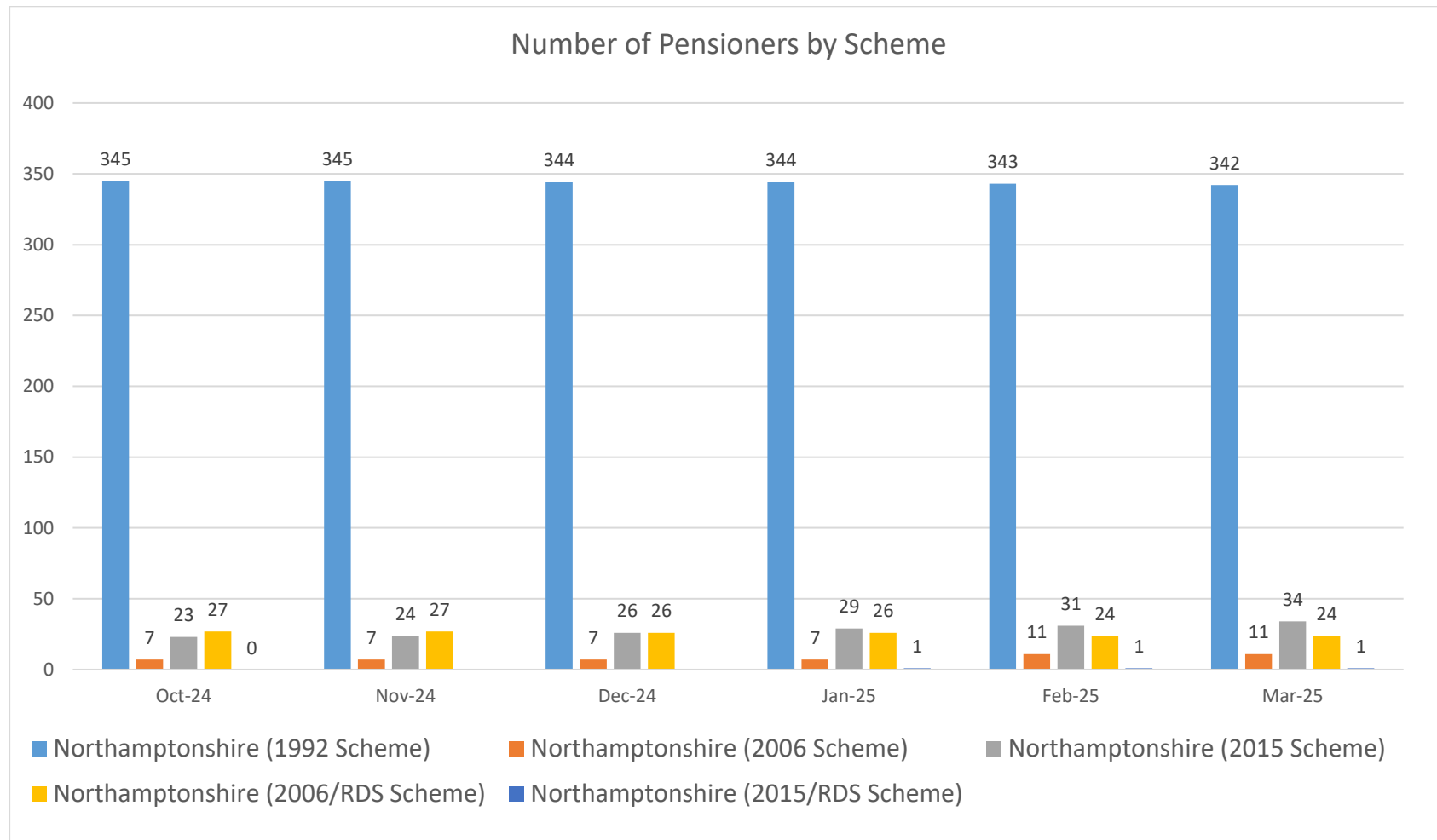
4.Membership Numbers

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	4	10	0
Northamptonshire (2006/RDS Scheme)	0	10	24	0	0	0
Northamptonshire (2015 Scheme)	437	249	34	0	5	36
Northamptonshire (2015/RDS Scheme)	8	0	1	0	0	0









5. Administration Update

Matthews

Requests for Data to complete GAD Calculator:

I have now reviewed the response from GAD in relation to the matter below. I will be providing the figures to those clients who initially raised a handful of cases with me.

All other clients who have a list that require the lump sum commuted at retirement figure can now send these directly to me at laura.taylorson@wypf.org.uk

I will endeavour to respond as soon as possible so you can issue the Individual Statement of Benefits to your affected members.

We have received a handful of requests for the lump sum commuted at retirement where the member now has the option to convert standard to special membership and the member left after 31/03/2015.

We have referred a query to GAD regarding the calculation of this amount and are currently waiting for a reply.

If you can make a list of the cases you require this information for and hold them at your end that would be helpful. We will then be happy to receive a list once we let you know the GAD guidance has been received.

Matthews Election Data:

Please see the following from the FPS Bulletin 90 – February 2025:

As a reminder, GAD have also asked FRAs to provide their data for final Matthews second options elections by Friday 2 May. This was initially announced in FPS Bulletin 75 - November 2023, page 6.

The Matthews election data should include elections received from firefighters up to and including 31 March 2025. Data should be uploaded to the same online folder as the data extracts already provided using the Matthews 2 calculator bulk input format as described in FPS Bulletin 75 – November 2023. Only final elections to purchase benefits should be included.

GAD recognise that the FRAs are extremely busy and appreciate your continued hard work on collating the data for the valuation. If FRAs have any queries on either the movement data, GAD data checking tool, or the Matthews elections, please contact GAD at Fire.2020Valuation@gad.gov.uk

Please could we ask that you send a summary of this data to laura.taylorson@wypf.org.uk as this will be helpful our continued management of this project.

Pension Savings Statements and Remediable Pension Savings Statements

Since last month's report the team are continuing to work on those cases we believe may have breached annual allowance during the remedy period (as well then assessing the position for 2023/24). Therefore, R-PSSs for the remediable period are still being sent.

Due to the low number of 2023/24 PSSs that we hadn't issued by 31 January, against the number of cases that we had assessed by that date (5 across the whole client-base), we reconsidered our position about self-reported to the Pensions Regulator as we ultimately

thought, whilst it was a breach, it wasn't a material breach. The affected clients may take a different view and log / report if they have an opposing view.

WYPF will confirm to clients when the exercise is completed.

6. Communication & Training

We have continued to keep up to date with developments via Hot Topics, if you deal with the FPS and are not already signed up to receive Hot Topics it's a good idea to do so. You can either sign up yourself online here: <https://wypfpensionmattersfire.wordpress.com/> or email David Parrington who will action this for you.

Our Spring Training sessions have begun, with five sessions completed in February and March, with one more remaining for March

1. **FRA – Exception reports**
2. (How to get the most out of the exception reports)
 1. Wednesday 19th March 14:00 – 14:45

As you are aware we work with Affinity Connect to provide free pre-retirement courses for the members of both our FPS and LGPS clients/schemes, and we would like to share with you the recent feedback we have received.

feedback – retirement (Fire).



Q5. 4.55



'The session covered sufficient detail of the subject.'

Q6. 4.82



'I would recommend this session to a colleague.'

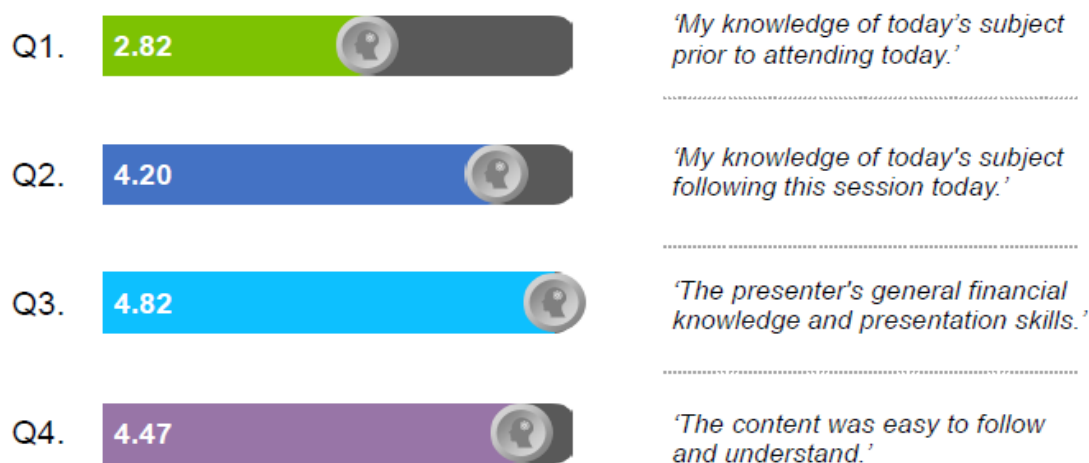
Q7. 4.53



'I will take specific financial actions as a result of attending today.'

1 being the lowest or most negative, and 5 being the highest or most positive response

feedback – retirement (Fire).



1 being the lowest or most negative, and 5 being the highest or most positive response

affinityconnect
part of the Wealth of Work group

As you can see it is all very positive and the majority of people who attended would recommend the course to a colleague.

There are plenty of dates scheduled throughout 2025 for your members to take advantage of, with more dates being added all the time due to demand. Please follow the link [here](#) to find further details and booking instructions.

Pension boards

1. Warwickshire – 10 February 2025
2. Leicestershire – 12 February 2025
3. Cambridgeshire – 12 February 2025
4. Staffordshire – 12 February 2025

National / regional meetings

1. Administrator Forum – 1- February 2025
2. GAD – Offsetting – 18 February 2025

Other

1. Avon Pre Retirement Seminar – 5 February 2025

7. Member Update

None

8. IT Update

We have had some setbacks in testing rollback across all clients. Fixes have been put in place this week and a further fix expected on Monday, 17 March. Testing will continue Monday and Tuesday, after which WYPF will confirm to all FRAs if we are able to produce ABS-RSS by 31 March.

This decision, positive or not, will have a knock-on effect for other deliveries and we will also communicate these to all FRAs and to relevant scheme members after the 18 March.

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](#)

Some key issues to highlight:

Age Discrimination Remedy updates

Compensation

A query was raised with our colleagues NPCC, regarding whether compensating a member for advice in choosing options or making a submission was taxable as a 'Benefit in Kind'. HMRC have confirmed:

"Schemes will need to consider the basis on which they are paying compensation. Where compensation is paid under Part 1 of PSPJOA and in accordance with HMT directions, then regulation 44 of Finance Act 2020 makes provision to exempt these compensation payments from income tax.

If there is a specific power or compensation type not covered by the above that you require specific advice on, then we would need a more detailed analysis of the type and the powers under which the scheme is making the payment."

Both NPCC and LGA are comfortable that advice/support to use the HMRC digital service is covered by the compensation in the Public Service Pensions and Judicial Offices Act 2022 (PSPJOA) and therefore we do not see that this would be treated as a Benefit in Kind.

Remediable Service Statements readiness

In our coffee morning session on 18 February 2025 we discussed and encouraged actions that scheme managers and administrators need to take in the run up to the deadline of 31 March 2025.

We particularly discussed a scheme manager's use of section 29(10b) within the PSPJOA and what constitutes as reasonable and what should be reported as a breach.

What is reasonable?

As the scheme is locally managed by the scheme manager of each 44 FRAs, the LGA cannot confirm the exact scenarios that are deemed as being reasonable, as these will need to be considered at a local level. We have however set out below what we believe you should consider.

How do you enact Section 29(10b)?

There is no statutory process you need to invoke; however, we recommend that you demonstrate that you have considered the following questions and can confirm how the member meets the test of 29(10b).

"The scheme manager needs to consider 'reasonable' and in what 'circumstances', in the statement "as the scheme manager considers reasonable in all the circumstances"

We believe that when considering the circumstances a scheme manager should consider the circumstance of a member, not the circumstance of a scheme manager i.e. where the scheme manager does not have something at the point of the calculation which means circumstances in which they cannot reasonably calculate a correct RSS. We have sent out below circumstances where we believe that this is relevant, but this is not an exhaustive list:

1. GAD guidance for a transfer/divorce
2. A club transfer from another public sector scheme
3. An ill-health re-assessment
4. Data from a previous FRA or administrator
5. Accuracy of data (if this is not something within the scheme managers control, such as historic record keeping from a previous administrator)
6. Individual is involved in both the Matthews and Sargeant remedy and have not yet been able to make their Matthews election, so has a direct impact on their Sargeant remedy choice.
7. Some other policy issue arising

“How would you define a ‘class of member’ in the statement “in the case of a particular member or a particular class of member”, given there is [case law](#) against scheme managers applying blanket policies”

We do not believe that all members can be branded as a ‘class’ of member, we believe ‘reasonable’, ‘circumstance’ and ‘class’ are linked, a member must be able to have both the first two tests met for reasonable and circumstance to be categorised in a ‘class’ of members.

To assist members, we have created a [factsheet](#) on why an RSS may be delayed, which has been published on the [What is remedy](#)’ section of the [FPS member](#) website.

What is likely to be a breach?

Scenarios such as those illustrated below, we recommend reporting as a breach, (and consider whether the breach is materially significant to be reported to the Pensions Regulator):

Cases where there:

- has been a delay due to software development
- have been data issues (caused by lack of forward planning or thinking)
- have been delays, due to lack of resourcing

You may wish to review our [statutory deadline](#) factsheet which provides more details on breaches.

FPS

Matthews exercise updates

Amendments to the Firefighters’ Pension Scheme: retained firefighters

On 10 February 2025, we emailed stakeholders to inform them that our draft response to the Home Office’s [consultation](#) published on 23 December 2024 on the Matthews remedy had been published on the [consultation](#) section of the [FPS regulations and guidance](#) website.

We are pleased to confirm that this was submitted to Home Office on 17 February 2025, and the website has been updated with our final response.

Matthews elections data

As a reminder, GAD have also asked FRAs to provide their data for final Matthews second options elections by Friday 2 May. This was initially announced in [FPS Bulletin 75 - November 2023, page 6](#).

The Matthews election data should include elections received from firefighters up to and including 31 March 2025. Data should be uploaded to the same online folder as the data extracts already provided using the Matthews 2 calculator bulk input format as described in [FPS Bulletin 75 – November 2023](#). Only final elections to purchase benefits should be included.

GAD recognise that the FRAs are extremely busy and appreciate your continued hard work on collating the data for the valuation. If FRAs have any queries on either the movement data, GAD data checking tool, or the Matthews elections, please contact GAD at Fire.2020Valuation@gad.gov.uk

Action: Can FRAs provide copies of this data to WYPF. This will help us manage payments and the numbers we will have to make.

SAB updates

Amendments to the Firefighters' Pension Scheme: retained firefighters

We are pleased to confirm that the SAB response to the Home Office's [consultation](#) published on 23 December 2024 on the Matthews remedy had been published on the [consultation](#) section of the [FPS Board](#) website.

HMT

Confirmation of annual revaluation, earnings and pensions increase

On 11 February 2025, HM Treasury (HMT) published a written ministerial statement confirming the rates of annual revaluation, earnings and pensions increase due to apply from April 2025. The statement confirms:

- public service pensions will increase on 7 April 2025 by 1.7%, in line with the Consumer Prices Index for the year up to September 2024
- revaluation of 1.7% plus any local addition will be used in April 2025 to revalue CARE accounts in public service pension schemes that use prices as the measure of revaluation
- revaluation of 4.5% will be used in April 2025 to revalue the CARE accounts in public service pension schemes that use earnings as the measure of revaluation.

The Government will legislate for these changes in the coming weeks. We will publish the relevant Statutory Instruments when they become available on the [annual update Statutory Instruments](#) section of the [FPS regulations and guidance](#) website

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in March 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:

18 February 2025 – [Remedy \(Sargeant and Matthews\) deadline and challenges](#). 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.

Training and Development 2025

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 first set of induction training dates are now available to book. Induction training is aimed at new employees of FRAs who need to understand the history of the Firefighters Pension Scheme and the relevant pension areas and actions needed within an FRA.

We have also added two training dates to cover ill health retirements, and Internal Dispute Resolution Procedure (IDRP) which will be available to book in the coming week.

If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION: Scheme managers are encouraged to allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.

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](#)

Agenda Item 7 - Risk Register

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 September 2024 Latest Review Date: 01/09/2024 Latest Review By:	Delays in the year end process put pressure on the processing RSS Remedy	I = 4, L = 4	16	Further delays will lead to fines, reductions in trust and confidence and potentially missing HMRC deadlines and the remedy deadline of 31/03/2025	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 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 RPSS's as close to the 01/04/2025 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 December 2024 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 Dec 2024 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 September 2024 Latest Review Date: 1 September 2024	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 Dec 2024	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. 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 September 2024	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 December 2024 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	

Discretion	The Firefighters' Pension Scheme 2015		Category	Also Occurs in	Person Agreeing
1.1	Delegation.				
		1.1	Reputational	1992	Scheme Manager or delegate
1.2	Opting into the Scheme. Discretion to determine date at which pensionable service starts.				
		1.2	Policy decision	1992	Scheme Manager or delegate
1.3	Opting out of the Scheme. Discretion to determine date at which pensionable service ceases.				
		1.3	Policy decision	1992	Scheme Manager or delegate
1.4	Discretion to allow Continual Professional Development payments to be treated as pensionable.				
		1.4	Allowance	Pensionable Allowance	s151
1.5	Active membership - unpaid authorised absence.				
		1.5	Policy decision	1992	Scheme Manager or delegate
1.6	General. Discretion to keep in such form as the scheme manager considers appropriate.				
		1.6	Policy decision	1992	Scheme Manager or delegate
1.7	Closure and re-establishment of active member's account. Scheme Manager's discretion to select appropriate account where more than one account held.				
		1.7	Policy decision	1992	Scheme Manager or delegate
1.8	Closure of deferred member's account after gap in pensionable service not exceeding 5 years. Discretion to select which account is to be closed where more than one account is held.				
		1.8	Policy decision	1992	Scheme Manager or delegate
1.9	Employer initiated retirement. Discretion to award immediate payment of retirement pension without reduction				
		1.9	Early retirement	1992	s151
1.1	Exercise of partial retirement option. Discretion as to form in which notice must be given				
		1.1	Policy decision	1992	Scheme Manager or delegate
1.11	Review of ill-health award or early payment of retirement pension on ill-health grounds. Discretion to select appropriate timing of review				
		1.11	Ill Health	1992	Scheme Manager or delegate
1.12	Consequences of review				
		1.12	Ill Health	1992	Scheme Manager or delegate
1.13	Commencement of pensions. Discretion to determine date of commencement of payments				
		1.13	Policy decision	1992	Scheme Manager or delegate
1.14	Allocation election. Discretion to withhold consent if Scheme Manager is not satisfied that nominated person is substantially dependent on the member				
		1.14	Policy decision	1992	Scheme Manager or delegate
1.15	Making an allocation election. Proof of the member's normal life expectancy				
		1.15	Policy decision	1992	Scheme Manager or delegate
1.16	Adjustment of allocated benefit. Discretion to adjust allocated benefit if member dies after reaching age 75				
		1.16	Policy decision	1992	Scheme Manager or delegate
1.17	Discretion to waive qualifying period for surviving partner's pension in the case of a co-habiting partner				
		1.17	Equality	1992	Scheme Manager or delegate
1.18	Meaning of "eligible child". Discretion as to timing of review if eligibility is based on permanent disablement				
		1.18	Dependent Pension	1992	Scheme Manager or delegate
1.19	Person to whom lump sum death benefit payable. Discretion of Scheme manager to select recipients				
		1.19	Dependent Pension	1992	Scheme Manager or delegate
1.2	Payment of pension in respect of an eligible child below age 18. Discretion relating to payment of child's pension				
		1.2	Dependent Pension	1992	Scheme Manager or delegate
1.21	Surviving partner's pensions and eligible child's pensions. Discretion to suspend and recover				
		1.21	Dependent Pension	1992	Scheme Manager or delegate
1.22	Discretion for later adjustments				
		1.22	Dependent Pension	1992	Scheme Manager or delegate
1.23	Discretion to adjust benefits to comply with Finance Act 2004 where members die over age 75				
		1.23	Contribution Flexibility	1992	s151
1.24	Member contributions. Discretion to specify circumstances where a reduction in pensionable pay shall be disregarded for purposes of determining member contributions				
		1.24	Contribution Flexibility	1992	Scheme Manager or delegate
1.25	Discretion to require member to pay the employer's contribution in addition to the employee's contribution				
		1.25	Contribution Flexibility	1992	s151
1.26	Deduction and payment of contributions. Discretion to agree with member the method of payment of employee contributions				
		1.26	Contribution Flexibility	1992	s151
1.27	Statement of transfer value entitlement. Discretion to extend period in which guarantee date falls				
		1.27	Time Extension	1992	Scheme Manager or delegate
1.28	Request for acceptance of a transfer payment. Discretion to extend time limit for request				
		1.28	Time Extension	1992	Scheme Manager or delegate
1.29	Transfer statement and club transfer value statement. Discretion to require member to request manager of other pension scheme to provide statement of transfer value				
		1.29	Policy decision	1992	Scheme Manager or delegate

1.3	Role of IQMP in determinations by the scheme manager				
		1.3	Policy decision	1992	Scheme Manager or delegate
1.31	Review of medical opinion				
		1.31	Ill Health	1992	Scheme Manager or delegate
1.32	Notice of appeal (Board of Medical Referees)				
		1.32	Ill Health	1992	Scheme Manager or delegate
1.33	Reference of appeal to the Board				
		1.33	Ill Health	1992	Scheme Manager or delegate
1.34	Procedure where appeal to be pursued. Discretion to submit written evidence. Selection of attendee(s) representing the scheme manager at the interview				
		1.34	Ill Health	1992	Scheme Manager or delegate
1.35	expenses of each party. Discretion to require appellant to pay fees and allowances in certain circumstances				
		1.35	Policy decision	1992	s151
1.36	requirement to deal with a person's disagreement by Internal Dispute Resolution Procedures ("IDRP"). Discretion to decide local IDRP arrangements				
		1.36	Dispute resolution	1992	
1.37	Recovery of overpayment of benefits. Discretion to decide means of recovery of overpayment resulting from a percentage decrease in earnings in a revaluation order				
		1.37	Over Payment	1992	s151
1.38	Commutation of small pensions. Discretion to commute				
		1.38	Commutation	1992	Scheme Manager or delegate
1.39	Discretion regarding payments for persons incapable of managing their affairs				
		1.39	Payment under ill health	1992	Scheme Manager or delegate
1.4	Payment of awards - discretion, following the death of a person, as to recipient(s) of sums less than the amount specified in the Administration of Estates (Small Payments) Act 1965				
		1.4	Reputational	1992	OPFCC
1.41	offences committed by members, surviving partners or eligible children				
		1.41	Reputational	1992	OPFCC
1.42	Forfeiture of pension in the event of murder and discretion as to forfeiture in the case of manslaughter				
		1.42	Reputational	1992	OPFCC
1.43	Forfeiture of lump sum death benefit				
		1.43	Reputational	1992	OPFCC
1.44	Discretion to withhold benefits in respect of relevant monetary obligations and relevant monetary losses				
		1.44	Reputational	1992	OPFCC
1.45	Discretion to set-off a relevant monetary obligation against a member's entitlement to benefits under the scheme				
		1.45	Over Payment	1992	s151
1.46	Discretion to request evidence of entitlement				
		1.46	Policy decision	1992	Scheme Manager or delegate
1.47	Part 2, Paragraphs 6 to 11. Periodical payments for added pension. Discretion to set a minimum amount, to agree method of payment, and to extend time limit for payment				
		1.47	Time Extension	1992	Scheme Manager or delegate
1.48	Part 1, Paragraph 3(3). Discretion to determine tapered protection date in some cases				
		1.48	Policy decision - Sergeant Case	1992	Scheme Manager or delegate



AGENDA ITEM: 10

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

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

[illegible]

Minutes	every meeting	Minutes	Minutes	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	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	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				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.	Communication plan.	Communication plan.
Board Training	Every meeting	Board Training	Board Training	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	