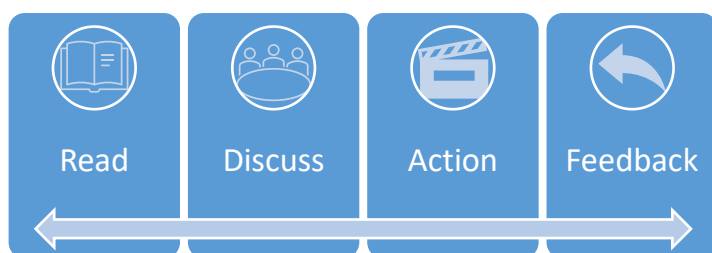


FPS Bulletin April – 2026

Welcome to issue 104 of the Firefighters’ Pensions Schemes bulletin.

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

Contents

Contents	1
Calendar of events	3
Actions arising	4
Scheme Managers.....	4
Administrators.....	4
Local Pension Boards.....	4
Age Discrimination Remedy updates	4
Contingent Decisions – Written Ministerial Statement.....	4
Matthews exercise updates	5
GAD Calculator Version 2.9.1.....	5
Draft user guide.....	5
Updated Resources.....	6
Corrections.....	7
FPS	8
Q4 25/26 McCloud Compensation Claim.....	8

Cross border transfers	8
General technical query log	8
Matthews and Age discrimination remedy Query logs	8
Training and Development	9
Training and Development.....	9
Local Pension Board (LPB) Training Sessions	9
Events	10
FPS coffee mornings	10
FPS England Scheme Advisory Board (SAB) updates	10
SAB website	10
Other News and Updates	10
Job opportunities at the LGA (LGPS Team)	10
Job opportunity at Essex Fire and Rescue	11
Data protection – new complaint duties	11
Pensions Dashboards	12
Dashboard Programme – Publications	12
TPR publishes market oversight report and updates its guidance	12
TPR value data and recency	12
PMI publishes pensions dashboards guide	13
PDP connection deadline blog.....	13
The Pensions Regulator (TPR)	13
TPR guidance on Virgin Media remedy	13
The Pensions Ombudsman	13
Sargeant/McCloud complaints update	13
HMRC	14
HMRC Newsletter 180	14
Useful links	14
Contact details	15
Update your contact details	15
Raising a query.....	15
Copyright	16
Disclaimer	16

Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	12 May 2026 26 May 2026
FPS Technical Working Group	20 May 2026
SAB	17 June 2026
FPS Communications Working Group	21 July 2026
Local Pension Board training	2026 dates and booking
LPB Chair Forum	14 May 2026
Administrator Forum	19 May 2026
LGA FRA drop-in session	21 May 2026
IDRP Training	2026 dates and booking
Induction Training	2026 dates and booking
Ill Health Retirement Training	2026 dates and booking
Scheme Manager Training	2026 dates and booking
Fire Pensions Conference	6 and 7 October 2026 – save the date! Details to be shared once confirmed.

Actions arising

Scheme Managers

[Contingent Decisions – Written Ministerial Statement](#): are encouraged to provide the requested data by **midday on Friday 8 May**.

[GAD Calculator Version 2.9.1](#): should ensure that those who are involved with the Matthews exercise are aware of the newest version of the calculator.

[The Firefighters' Pension Scheme \(England\) \(Amendment\) Order 2026](#): Scheme Managers should:

- ensure members/survivors affected by the new provisions are notified of new entitlements by 1 June 2026.
- utilise the new guidance and templates available.
- familiarise themselves with the outstanding queries and issues raised with MHCLG.

[Training and Development](#): are encouraged to:

- allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.
- inform us of any specific areas of pensions training that they would like to see.

[Data Protection – new complaints duties](#): are encouraged to review the guidance and update their processes accordingly.

[Cross Border Transfers](#): Scheme Managers should ensure that clear, early information about the transfer process is provided to all new joiners transferring from another fire and rescue service on a cross-border basis.

Administrators

[Data Protection – new complaints duties](#): are encouraged to review the guidance and update their processes accordingly.

Local Pension Boards

[Local Pension Board Training Sessions](#): are encouraged to book onto the relevant session for them.

Age Discrimination Remedy updates

Contingent Decisions – Written Ministerial Statement

[Click here to return to Contents](#)

In [FPS Bulletin 103 – March 2026](#), we updated readers on the publication of the WMS relating to certain FPS members who opted out pensionable service due to 2015 reforms. Following our FRA drop-in session on 23 April 2026, we sent out a data request asking for information relating to individuals who had opted out and subsequently transferred out.

We would like to remind FRAs that the deadline to provide this data is **midday on Friday 8 May**.

ACTION: Scheme managers are encouraged to provide the requested data by **midday on Friday 8 May**.

Matthews exercise updates

GAD Calculator Version 2.9.1

On 16 April, GAD released an amended version of the Matthews 2 calculator to reflect minor fixes required after the release of version 2.9 of the calculator at the beginning of April. The updates made include:

- Nil ‘change to annual special/standard pension ...’ results produced for eligible firefighters for whom the ‘Date left service input’ lies between 1 April 2000 and 31 March 2001 (inclusive). (Affected cases for special pensioners may also see nil ‘total amount due to member ...’ results with retirement after 1 April 2026 (inclusive).)
- Bulk data import failing for all template versions.

This version of the calculator supersedes previous versions. Previous versions of the calculator should no longer be used. FRAs should carefully review whether any previously issued statements or payments affected by the changes described above need to be revisited. (Note that any cases entered in v2.9 will need to be manually re-entered to be re-run.)

This version already includes the April interest file. Future interest files will only work with the latest version of the Matthews 2 calculator.

ACTION: Scheme managers should ensure that those who are involved with the Matthews exercise are aware of the newest version of the calculator.

Draft user guide

GAD have provided a draft note to accompany their [user guide](#) to include examples to assist FRAs with preparing for the planned release of the v3.0 Matthews 2 calculator.

These examples illustrate the key functionality added to support the three groups of scenarios described in paragraph 2.5 of *Amendments to the Firefighters’ Pension Scheme (England): retained firefighters – Government response*:

- **Example 6:** Member who is purchasing standard scheme opted out service
- **Example 7:** Deferred member making a standard to special conversion
- **Example 8:** Former Pensioner member who died prior to this second exercise

v3.0 will initially reflect these English amendments, however for the Devolved Administrations:

- **Wales and Northern Ireland** – GAD expect to release respective v3.0 calculators later as supporting regulations for these two schemes are not yet in force.
- **Scotland** – GAD expect to release the Scotland v3.0 calculator to a similar timeframe subject to due diligence on any practical differences in regulations.

As the v3.0 of the Matthews 2 calculator is still undergoing testing prior to release, these examples are subject to further change prior to finalisation and should not be relied upon for any actual member calculations.

Please note that GAD has no liability to any person or third party for any action taken on the basis of this example note.

Updated Resources

[The Firefighters' Pension Scheme \(England\) \(Amendment\) Order 2026](#) came into effect on 1 April 2026. A [coffee morning](#) was held on 28 April 2026 to provide an overview of the new provisions introduced by the Order and to highlight the resources that have been updated or developed to support FRAs in implementing the changes.

All updated documents, along with new template letters and forms, are available in the [Second Options Exercise](#) section on the FPS Regulations and Guidance website. In addition, several new FAQ documents have been produced to help FRAs understand and apply the new provisions.

During the coffee morning, it was also noted that the LGA has raised several queries with MHCLG regarding the drafting of the Amendment Order. As a result, it has not yet been possible to update all resources. Further legislative changes may be required to resolve some of the issues identified. A list of the queries raised is available in the Member Area of the FPS Regulations and Guidance website, within the [Special member of FPS 2006 - Useful Information](#) section.

FRAs should ensure that the cohorts affected by the amendments have been identified and that they are notified of the new entitlements **by 1 June 2026**. Three different 'warm-up' template letters have been provided at [Second Options Exercise](#). These templates reflect the different stages that members may be at in the remedy process.

It should be noted that the [consultation response](#) published in December 2025 stated that the policy intention was for the Missed Pension Lump Sum Grant to be payable to members who joined under Matthews 1 and who died before being able to make an election to purchase additional service under the second options exercise. However, the LGA's view is that the current drafting of the regulations does not adequately cover this cohort. LGA are currently working with MHCLG to resolve this and FRAs are therefore advised to pause sending further communications to this cohort of survivors until further clarification has been provided.

The expression of interest form has been updated to reflect the new options available. In addition, a new expression of interest form has been created for members who have already joined the modified FPS 2006 but who now have an entitlement to purchase opted-out service or convert service. The relevant expression of interest form should be issued alongside the appropriate template letter.

An acknowledgment letter template has also been created for FRAs to use to acknowledge receipt of expression of interest forms and manage expectations for the provision of statements. provided details of the proposed high-level release timetable for version 3.0 and 3.1 of the GAD calculator.

An acknowledgment letter template has also been developed to allow FRAs to confirm receipt of expression of interest forms and to help manage expectations regarding the timing of statements. [FPS Bulletin 103 – March 2026](#) provides details of the proposed high-level release timetable for versions 3.0 and 3.1 of the GAD calculator.

FRAs should continue to direct any queries to bluelightpensions@local.gov.uk as usual. Feedback is also welcomed where FRAs identify any further areas in which additional templates or resources may be required.

As outlined during the coffee morning, further work is underway to review and update the template statement of details documents and accompanying letters. These are intended to be available alongside the planned release of version 3.0 of the GAD calculator in June.

ACTION: Scheme Managers to ensure members/survivors affected by the new provisions are notified of new entitlements by 1 June 2026.

ACTION: Scheme Managers to utilise the new guidance and templates available.

ACTION: Scheme Managers to familiarise themselves with the outstanding queries and issues raised with MHCLG

Corrections

[FPS Bulletin 103](#) incorrectly referenced [SI 2026/277](#) in the article relating to the amending SI for the Matthews remedy. The correct reference is [SI 2026/281](#)

Following publication of the March bulletin, we were informed that the coming into force provision in [SI 2026/281](#) stated, “This Order comes into force on XXX”. This was subsequently corrected by a further amendment order, [SI 2026/301](#), which inserted the correct commencement date of 1 April 2026.

FPS

Q4 25/26 McCloud Compensation Claim

On 1 April 2026, MHL CG [emailed](#) Claim certifiers/Administrators to remind them that the next compensation claims period opens on 7 April 2026 and the deadline for submission is **5 June 2026**.

Cross border transfers

Where a member transfers cross-border from one fire and rescue service to another, the pension transfer is not automatic and must be actively requested by the member.

Recent technical queries have highlighted that this point is not always being clearly communicated, which has led to some members incorrectly assuming that their pension benefits will transfer automatically as part of their move. It is therefore important that FRAs clearly set out any actions a member needs to take at the point of joining, including the requirement to request a transfer and any relevant timescales.

ACTION: Scheme Managers should ensure that clear, early information about the transfer process is provided to all new joiners transferring from another fire and rescue service on a cross-border basis.

General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Injury Pension

Matthews and Age discrimination remedy Query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The logs are updated monthly in line with the bulletin release dates.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

Training and Development

Training and Development

Details of our training sessions are included on the [Training and Development](#) section of the [FPS regulations and guidance](#) website. The section sets out the training topics, dates that are available and how to book.

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.
- inform us of any specific areas of pensions training that they would like to see.

Local Pension Board (LPB) Training Sessions

Details of the LPB training sessions are included on the '[Training and Development](#)' section of the [FPS Board](#) website. The section sets out the dates that are available and how to book.

ACTION:

Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in May 2026. 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 April 2026 - [Written Ministerial Statement: Reinstatement of Opted Out Service](#)

28 April 2026 - [Matthews - Overall Summary](#)

- [GAD Matthews 2 Calculator and Manual Cases](#)

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.

FPS England Scheme Advisory Board (SAB) updates

SAB website

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

Job opportunities at the LGA (LGPS Team)

LGPS Training and Development Adviser

We are recruiting for an LGPS Training and Development Adviser on either a secondment basis (minimum six months) or a fixed-term contract (two years). This role can be home based, or office (London) based. The successful candidate will join the training section of the LGPS team. They will be responsible for developing and delivering training to pension administrators, employers, councillors and local pension board members. They will also assist in the delivery of our LGPS specific qualification.

For more information and to apply see the [LGA jobs website](#). Contact lisa.clarkson@local.gov.uk for an informal chat about the role.

[Click here to return to Contents](#)

The closing date for applications is 5pm, Friday 8 May 2026 with virtual interviews scheduled for 14 and 15 May 2026.

Training Programme Support Officer – Pensions

We are also recruiting for a Training Programme Support Officer - Pensions on a fixed-term contract or a secondment basis for two years. This newly created role can be home based, or office (London) based. The successful candidate will provide vital administrative support to the delivery of a national training and qualification programme for LGPS administering authorities and employers.

For more information and to apply see the [LGA jobs website](#). Contact lisa.clarkson@local.gov.uk for an informal chat about the role.

The closing date for applications is 5pm, Friday 8 May 2026 with virtual interviews scheduled for the week commencing 18 May 2026.

Job opportunity at Essex Fire and Rescue

Assistant Pensions Manager at Essex Fire and Rescue - 12 months (Secondment opportunity available)

Essex Fire and Rescue are recruiting for an Assistant Pensions Manager to join their Finance team.

The role will support the Payroll and Pensions Manager in delivering accurate calculations, statutory returns, and compliance with legislation. Acting as the key point of contact for pension queries, you will also manage casework, oversee processes for service improvement, and deputise for the Manager when required. You will have line management responsibility for the Pensions Officer, providing guidance, coaching, and support to ensure high standards of service delivery.

For more information and to apply, please go to the [vacancy homepage](#) (vacancy will be listed shortly). Closing date is Friday 15 May. For any questions about the role or for an informal chat, please contact James Durrant on 01376 576143 or email james.durrant@essex-fire.gov.uk.

Data protection – new complaint duties

From 19 June 2026, a new right for individuals to make data protection complaints directly to a data controller comes into force. It is introduced by the Data (Use and Access) Acts 2025. The new framework will sit alongside the existing Internal Dispute Resolution Procedure (IDRP).

The Information Commissioner's Office (ICO) has published [final guidance](#) offering a detailed explanation on the [new data protection complaints requirements](#). This sets out the steps data controllers need to undertake before 19 June 2026.

ACTION: Scheme managers and Administrators are encouraged to review the guidance and update their processes accordingly.

Pensions Dashboards

Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

TPR publishes market oversight report and updates its guidance

On 23 April 2026, the Pensions Regulator (TPR) published its [market oversight report on pensions dashboards](#). The report summarises the findings of its engagement with large schemes to understand how well prepared they are.

Following this engagement, [TPR updated its guidance on pensions dashboards](#) to incorporate its findings. It has published before and after-connection checklists to ensure schemes are on track to meet their duties.

TPR value data and recency

Some schemes have raised concerns with TPR about meeting regulatory timeframes for providing value data to the ecosystem, due to the delay between when the value data is calculated and when it becomes available on dashboards.

TPR has confirmed that where this occurs, scheme managers should consider whether the delay constitutes a breach of law that needs to be reported. It has updated its breaches of law guidance to include [two new dashboard specific examples of green breaches](#). It has also confirmed that:

“Whether a breach is materially significant will depend on several factors, including the length of the delay, whether it is an isolated incident, and the level of risk to savers’ ability to receive clear and accurate value data in a timely way. We may also take into account any mitigating actions taken to reduce risks to savers.

Our expectation is that clear, accurate data should be provided in a timely manner to ensure a good experience for savers.

Breaches of short and isolated duration (for example where the value provided is from a calculation only a few weeks outside the 12 month period and in any event within 13 months) and those which take place during user testing and before the public launch of dashboards are likely to be of less material significance to us. However, scenarios where the breach is of a longer duration or outside the testing phase are more likely to be materially significant.

You may also wish to review our [Compliance and Enforcement Policy](#).”

PMI publishes pensions dashboards guide

On 22 April 2026, the Pensions Management Institute (PMI) published its [2026 Pensions Dashboards Guide](#).

The guide brings together expert insight from across the pensions industry to help schemes prepare for the statutory connection deadline of 31 October 2026, focussing on data quality, matching, governance, member engagement and the long-term impact dashboards are expected to have on the UK pensions system.

PDP connection deadline blog

On 28 April 2026, the Pensions Dashboards Programme (PDP) published a [blog titled 'Connection deadline: your questions answered'](#).

With just six months to go to until the final connection deadline of 31 October 2026, PDP have confirmed over 1000 pension providers and schemes have connected, representing over 60 million pension records from workplace and personal pensions.

The Pensions Regulator (TPR)



TPR guidance on Virgin Media remedy

On 26 March 2026, TPR published guidance on the remediation measures included in the Pension Schemes Bill to allow former salary-related contracted-out schemes to validate affected alterations to scheme rules.

The remediation measures are in response to a court case (Virgin Media Ltd v NTL), which we covered in FPS bulletins [94](#) and [97](#).

We are discussing with MHCLG the next steps for the FPS.

You can read the [full guidance on TPR's website](#).

The Pensions Ombudsman

Sargeant/McCloud complaints update

The Pensions Ombudsman (TPO) gave a brief update on its approach to Sargeant/McCloud complaints.

TPO set out their approach to Sargeant/McCloud remedy complaints in 2022. At that

time, it said that it would only investigate in limited circumstances. This was because the Government was introducing legislation to remedy the discrimination and schemes needed time to change their systems and procedures.

TPO is now developing a new approach because it expects schemes to be making progress on the remedy. It plans to issue significant determinations on key Sargeant/McCloud issues. These will set out TPO's position and help guide how schemes handle Sargeant/McCloud complaints internally.

You can read the [update and the existing information sheet on TPO's website](#).

HMRC

HMRC Newsletter 180

On 23 April 2026, HM Revenue & Customs (HMRC) published [pension schemes newsletter 180](#). The newsletter contains updates on:

- Pension scheme return (PSR)
- Lifetime allowance protection and enhancements
- Pension schemes migration to the Managing pension schemes service
- Normal minimum pension age
- Pension flexibility statistics
- Registration statistics

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [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](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)

[Click here to return to Contents](#)

- [DWP guidance on connection](#)
- [PASA connection readiness guidance](#)

Contact details

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

Clair Alcock (Head of Pensions)

Telephone: 07464 532613

Email: clair.alcock@local.gov.uk

Claire Johnson (Senior Firefighters' Pensions Adviser)

Telephone: 07920 861 552

Email: claire.johnson@local.gov.uk

Tara Atkins (Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

Email: Tara.atkins@local.gov.uk

Jill Swift (Firefighters' Pension Adviser)

Telephone: 0203 838 4845 (Teams direct dial)

Email: jill.swift@local.gov.uk

Suzanne Williams (Programme Support Officer)

Telephone: 0207 664 3198

Email: Suzanne.williams@local.gov.uk

[Click here to return to Contents](#)

Copyright

Copyright remains with Local Government Association (LGA). This bulletin may be reproduced without the prior permission of LGA provided it is not used for commercial gain, the source is acknowledged and, if regulations are reproduced, the Crown Copyright Policy Guidance issued by HMSO is adhered to.

Disclaimer

The information contained in this bulletin has been prepared by the Bluelight Pensions team, part of the Local Government Association (LGA). It represents the views of the team and should not be treated as a complete and authoritative statement of the law. Readers may wish, or will need, to take their own legal advice on the interpretation of legislation. No responsibility whatsoever will be assumed by the LGA for any direct or consequential loss, financial or otherwise, damage or inconvenience, or any other obligation or liability incurred by readers relying on information contained in this bulletin.

While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.