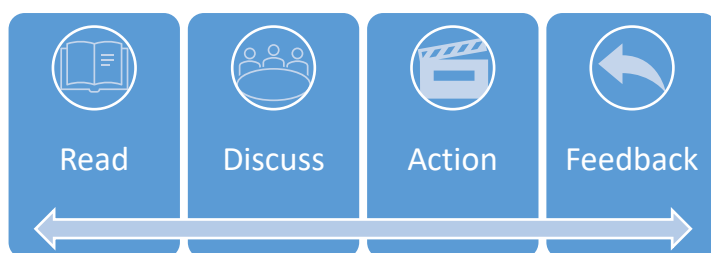


FPS Bulletin 96 – August 2025

Welcome to issue 96 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.

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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
<u>FPS Coffee Morning</u>	8 September 2025
FPS Technical Working Group	24 November 2025
SAB	11 September 2025 11 December 2025
FPS Communications Working Group	15 October 2025 29 January 2026 7 April 2026 21 July 2026 15 October 2026
<u>Local Pension Board training</u>	<u>17 September 2025</u> (in person) <u>22 January 2026</u> (MS Teams)
LPB Chair Forum	26 August 2025 30 October 2025
Administrator Forum	8 September 2025 13 October 2025 10 November 2025 8 December 2025
LGA FRA drop-in session	23 September 2025 23 October 2025 21 November 2025 23 December 2025
Ill Health Retirement Training	<u>3 September 2025</u>
Induction Training	<u>24 October 2025</u>
AGM	17 and 18 September 2025

Actions arising

Scheme Managers

[GAD calculator – Version 3](#): should ensure that the most up to date version of the calculator is being used and that if local versions are being made, they check that no updates have been made at the point of calculations.

[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.

[Firefighters' Pensions Conference \(AGM\)](#): are encouraged to attend or encourage their internal pensions colleagues to attend the AGM.

Administrators

[Firefighters' Pensions Conference \(AGM\)](#): are encouraged to attend the AGM.

Local Pension Boards

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

[Local Pension Board Effectiveness Committee](#): are reminded to review the [resources](#) that are available to them, to assist in their compliance and effectiveness.

[Firefighters' Pensions Conference \(AGM\)](#): are encouraged to attend or encourage their internal pensions colleagues to attend the AGM.

Age Discrimination Remedy updates

GAD calculator – Version 3

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

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

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

ACTION:

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

Resources

We would like to remind readers of the wealth of resources available on the [FPS regulations and guidance](#) website which support scheme managers in their role in implementing the age discrimination remedy.

To help readers find these resources a [website index](#) has been produced. This outlines the location of any factsheets, guidance, templates and calculators that you might need.

Following a number of queries, we would like to draw your attention to resources available relating to the [contributions adjustment process](#) and [Scheme Manager guidance on the powers to reduce or waive liabilities](#) which can be found in the [Retrospective Remedy](#) section on the FPS Regulations and Guidance website.

Matthews exercise updates

Forthcoming calculator versions

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

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

FPS

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.

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 and opt outs

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

These logs record the technical queries we have been receiving under the age discrimination remedy, the Matthews exercise and the calculator queries that GAD have been receiving for in respect of the Matthews exercise.

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 queries have been anonymised. The log is updated monthly in line with the bulletin release dates. This month the Matthews GAD calculator query log has been updated with a response to a query about the interaction between the Matthews and Sargeant remedies which readers may find useful.

If you do not have access to the member restricted area of the FPS regulations and guidance website, you can request access by contacting the bluelightpensions@local.gov.uk inbox.

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

BlueLight Commercial – Request for Information

FRA's may have recently received an email from BlueLight Commercial regarding work they are carrying out, in partnership with Northamptonshire Police, Crime and Fire Commissioner, to establish a new National Pensions Framework. The framework will go live in mid-2026 and will be available to all Fire and Rescue Services. They have asked for information to assist in their decision making and planning around the framework requirements.

Whilst the LGA are not affiliated with BlueLight Commercial, we do work with them. Therefore, we would encourage FRA's to respond to this request.

If your pension lead or commercial representative would like to participate in the specification review or evaluation process for this framework, BlueLight Commercial would be very pleased to hear from you. Please send your information to Pensions@bluelight.police.uk by 2nd September 2025.

Training and Development

2025 Training and Development

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

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

Induction

[Virtual - 24 October 2025](#)

Internal Dispute Resolution Procedure (IDRP)

Virtual - [29 October 2025](#)

Ill Health retirement

[Virtual – 3 September 2025](#)

Following the successful launch of our training programme for 2025, we will shortly be confirming the training subjects and dates for 2026. 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.

ACTIONS:

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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

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

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

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

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

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

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

Full Training

[In Person – 17 September 2025](#)

[Virtual - 22 January 2026](#)

Refresher Training

[Virtual – 8 December 2025](#)

ACTION:

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

Events

Firefighters' Pensions Conference (AGM)

Further to the launch of the AGM in [FPS Bulletin 95 – July 2025](#) the two-day programme allows delegates to network with fellow colleagues and hear the latest news on the Firefighters' Pension Scheme (FPS) from the scheme's key stakeholders.

You will hear important updates, from:

- MHCLG
- The Government Actuary Department and First Actuarial
- The SAB legal advisor
- The Pension Dashboards Programme

Day one – Wednesday 17 September 2024 16:30 – 18:30

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

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

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

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

Bookings are open on the LGA Events page:

[Day one](#)

[Day two](#)

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

FPS coffee mornings

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

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

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Contingent Decisions.

We are pleased to include the presentations from recent sessions below:

18 August 2025 – [LGPS Access and Fairness Consultation](#)

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

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](#)

Local Pension Board Effectiveness Committee

The LPB Effective Committee met on 12 August 2025, and they reviewed:

- LPB training sessions and future dates for 2026
- LPB Chairs forum
- Resources

The Committee agreed that the way in which LPB training has been provided in the last two years is working well, however it was reflected that as the LPB membership has remained static the need for four full training sessions in the year was not needed. The Committee therefore agreed that this would change to three sessions a year, but with more refresher sessions to be added.

The Committee also discussed the Board make up and some concerns over recruiting to vacancies within the Board.

We would like to remind LPBs that the SAB has a [resources](#) section on their [website](#), which includes [Guidance on the creation and operation of Local Pension Boards in England](#).

The Committee is looking to provide a template advert that Boards will be able to utilise, as well as some additional guidance on the board make up.

ACTION:

LPB Chairs are reminded to review the [resources](#) that are available to them, to assist in their compliance and effectiveness.

Other News and Updates

Pensions Dashboards Programme



Dashboard Programme – Publications

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

Blog: Testing the MoneyHelper Pensions Dashboard

[PDP has published a new blog](#) outlining its approach to testing the MoneyHelper Pensions Dashboard with real users and live data.

Adam Gifford, Senior Policy and Propositions Manager, explains how consumer testing will provide valuable insights to help refine the dashboard ahead of its public launch.

Over 40 million pension records now connected

Since April 2025, hundreds of pension providers and schemes have joined the pensions dashboards ecosystem - connecting over 40 million workplace and private pension records, more than half of all UK pension records.

A [short video update outlines progress](#) as we approach the final connection deadline of 31 October 2026.

Updated Guidance Now Available

PDP has published updates to existing guidance on its website. Each document includes a changelog to help pension providers and schemes track what's new.

Recently updated:

- **Public Key Infrastructure (PKI):** Overview of PDP's PKI service and how to use the cryptographic materials provided.
- **Data Management:** Guidance on viewing and updating pension provider or scheme details, including how to change a scheme name.

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Video: Final step in connecting to dashboards

PDP has released a short video explaining the final step in connecting to the pensions dashboards ecosystem.

The process varies depending on whether administering authorities are building a direct connection or using a third-party provider—the most common route.

The Pensions Regulator (TPR)



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

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

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

The core messages of the campaign for schemes are:

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

Pensions Administration Standards Association (PASA)

New guidance: Securing Tomorrow – protecting member data

On 4 August 2025, the Pensions Administration Standards Association (PASA) released [new guidance – ‘Securing Tomorrow’](#) to help trustees and pension providers strengthen data protection and governance across schemes.

With schemes increasingly reliant on digital systems and sensitive member data, Securing Tomorrow offers practical steps to improve cyber resilience and manage emerging risks, including artificial intelligence. PASA highlights that trustees and providers have a dual responsibility – not only to safeguard member benefits, but also to protect sensitive personal data. This guidance supports schemes in building robust, proportionate controls to manage data risks with confidence.

The guidance complements existing frameworks, including:

- The Pensions Regulator’s [Cyber Security Guidance](#)
- National Cyber Security Centre’s [10 Steps to Cyber Security](#)

The Pensions Ombudsman

TPO Chair reflects on first month in the role

Deborah Evans, the new Chair of The Pensions Ombudsman (TPO), in a [blog](#), highlights her first month as a time of learning and engagement. She praises TPO’s commitment to resolving pension disputes efficiently and fairly, notes the rise in case volumes, and supports the organisation’s strategic focus on early resolution, smarter working, and collaboration with the industry to reduce complaints.

TPO launches new Corporate Strategy 2025–2028

The Pensions Ombudsman (TPO) has published its new [three-year Corporate Strategy](#), setting out a clear direction to meet rising demand and build on recent performance improvements.

The strategy focuses on two key goals:

- delivering a high-quality, accessible service – by streamlining processes, improving user experience, and ensuring value for money
- driving sector-wide improvement – by using TPO’s insight and data to influence better complaint handling and administration across the pensions landscape.

Building on the success of the Operating Model Review, the strategy also explores future efficiencies, including the use of artificial intelligence for administrative tasks, while maintaining a strong focus on quality decision-making.

HMRC

Newsletter 172 – August 2025

On 21 August 2025, HMRC published their August [newsletter](#). In this newsletter they have articles on:

- **Personal Pension Relief:** From 1 September, claims must be made online or by letter—phone requests will no longer be accepted.
- **Public Service Pension Remedy:** The mandatory scheme pays deadline for affected members has been extended to 6 July 2027 for tax years 2019–20 to 2022–23.
- **Lifetime Allowance Protections:** HMRC invites administrators to test a new look-up service between 16 September and 23 October.
Email mohammed.alom@digital.hmrc.gov.uk to join.
- **Relief at Source:** Interim repayments are paused until outstanding 2024–25 returns are received. New references for consolidated claims apply from 2026–27.

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](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

Contact details

Raising a query

If you have a technical query, please complete the 'query form', that is available on

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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.

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helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.