

TO: Policy and Resources Committee

FROM: Station Commander John Tyrrell, Vice Chair Local Pension Board

PRESENTING OFFICER(S): Chief Fire Officer/Chief Executive Officer
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LOCAL PENSION BOARD ANNUAL REPORT 2024/25

1. Purpose

- 1.1 The purpose of this report is to provide the Policy and Resources Committee with an annual update from the Local Pension Board for the year 2024/25.

2. Recommendation

- 2.1 The Committee is asked to note the updates provided at Paragraphs 5 and 6 and comment as appropriate on the attached annual report at Appendix 1.

3. Risk Assessment

- 3.1 **Legal** – It is a legal requirement for the Authority, as part of its governance arrangements, to have a functioning Local Pension Board.

4. Background

- 4.1 The Government introduced legislation in 2015 that required all fire and rescue services to implement a Local Pension Board. The Local Pension Board for Cambridgeshire Fire and Rescue Service went live on 1 April 2015.
- 4.2 The primary role of the Board is to review the governance and administration arrangements for the Firefighters' pension and compensation schemes. Attached at Appendix 1 is the annual report of the Local Pension Board for 2024/25.

5. Update on Sargeant/McCloud

- 5.1 The legislation on this was for all Remedial Service Statements (RSS) and all Immediate Detriment cases to be completed by the 31 March 2025. This was unable to be achieved due to an offsetting tax issue and issues with the CIVICA software, which was reported to the Pension Regulator as a breach. All those

currently retiring are doing so with the correct pension being paid on time as per the legislation. The Service is working with the administrator (West Yorkshire Pension Fund) to ensure remedy is completed as soon as practicable.

6. Update on Matthews

- 6.1 Implementation of the Matthews remedy continues. A first tracing exercise was completed but did not manage to find all eligible ex-employees. A second tracing exercise is now taking place to ensure we have made every effort to contact everyone. Those who have received figures and have not replied are being contacted again to make sure they have every opportunity to respond. This will ensure the Service can both demonstrate and evidence it has done everything possible to implement remedy on the Matthews case.

BIBLIOGRAPHY

Source Documents	Location	Contact Officer
<p>The Firefighters Pension Scheme (England) (Amendment) Order 2023</p> <p>Fire Authority Reports and Minutes - various</p>	<p>Hinchingbrooke Cottage Brampton Road Huntingdon</p>	<p>Matthew Warren Chief Fire Officer/Chief Executive Officer 01480 444619 matthew.warren@cambsfire.gov.uk</p>

**FIREFIGHTER PENSION SCHEMES
LOCAL PENSION BOARD ANNUAL REPORT 2024/25**

Annual Report

This is the Annual Report of the Cambridgeshire and Peterborough Fire Authority Local Pension Board (the Board), covering the period 2024/25.

Roles and Functions

The Board has been established as the Local Pension Board for Cambridgeshire and Peterborough Fire Authority in accordance with Section 5 of the Public Service Pension Act 2013 and the Firefighters' Pension Scheme (Amendment) (Governance) Regulations 2015.

The remit of the Board includes assisting, the Fire Authority, as Scheme Manager:

- to secure compliance with the Firefighter Pension Schemes (the schemes) regulations and any other legislation relating to governance and administration of the schemes;
- to secure compliance with requirements imposed in relation to the schemes by the Pension Regulator.

The establishment of the Board was approved in 2015. The papers detailing the establishment of the Board (including the full Terms of Reference) can be found in the meeting papers of the Cambridgeshire and Peterborough Fire Authority.

Membership of the Board

The Board's membership was increased during the year to six, with three employer representatives and three member representatives. This was to provide resilience to the Board and allow decisions to be made even if a member was not available.

The Board's membership as of 31 March 2025 was as follows:-

Employer Representatives:

Steve Beaton (Chair)
Stuart Smith (Assistant Chief Fire Officer)
Rob Olivier (Group Commander)

Member Representatives:

John Tyrrell (Vice Chair)
Jo Shippey
Nick Foster (Pensioner)

Conflicts of Interest

The Public Service Pensions Act 2013 requires that a member of a pension board does not have a conflict of interest. A conflict is defined as "a financial or other interest which is

likely to prejudice a person's exercise of functions as a member of the pension board." The Act is clear that actual membership of one of the Firefighter Pension Schemes is not in itself a conflict of interest, so would not preclude a scheme member from serving on the Board.

The Board has a policy for the management of potential conflicts to ensure that they do not become actual conflicts and all members of the Board are familiar with this policy. In addition, conflicts of interest is a standing item on all board agendas and any interests noted by members are recorded so that action can be taken to exclude the conflicted individual from proceedings where necessary.

Confidentiality Agreement

Due to the sensitive nature of pensions all pension board members have signed a confidentiality agreement. This is to ensure that personal information is not disclosed.

Local Pension Board Member Training

The Public Service Pensions Act 2013 requires that members of Local Pension Boards have an appropriate level of knowledge and understanding to carry out their role. Any individual appointed to a Local Pension Board must be conversant with:

- the regulations of the Firefighter Pension Schemes, including historical regulations and transitional provisions, to the extent that they still affect members;
- and any document recording policy about the administration of the Firefighter Pension Schemes.

Board members must also have knowledge and understanding of:

- the law relating to pensions;
- and such other matters as may be prescribed in other legislation.

The degree of knowledge and understanding required by Local Pension Board members is that appropriate for the purposes of enabling the individual properly to exercise the functions of a member of the Local Pension Board.

Degree of Knowledge and Understanding

Members of the Local Pension Board are expected to be conversant with the rules and policies of the Firefighter Pension Schemes. "Being conversant with" implies a working knowledge of what is relevant to the subject under discussion. A Board member should understand what is relevant to their role and be able to identify and challenge a failure to comply with:

- the Firefighter Pension Scheme regulations;
- other legislation relating to the governance and administration of the scheme;
- requirements imposed by the Pensions Regulator;
- and any failure to meet the standards and expectations set out in any relevant code of practice issued by the Pensions Regulator.

Areas of Knowledge and Understanding

The areas in which the Board would be expected to be conversant include, but are not limited to:

- Scheme approved policies (e.g. managing conflicts of interest, reporting breaches of the law or record keeping);
- Risk assessment and management;
- Scheme booklets and other members communications;
- The role of Local Pension Board Members and the scheme manager;
- Policies in relation to the exercise of discretions;
- Communications with scheme members and employers;
- Key policy documents on administration.

Training Strategy and Policy

The Pension Board has a Knowledge and Understanding policy, which sets out how members of the Local Pension Board will acquire the knowledge and skills necessary to carry out their functions.

The approach of the training strategy is summarised below:

- Credits are awarded for attendance at Board meetings and formally arranged training sessions and other relevant events which increase knowledge of the Firefighter Pension Schemes;
- Board members are expected to complete the Pension Regulator's on-line toolkit designed to provide a sound understanding of the roles and responsibilities of public service pension board members;
- Assessments of member's knowledge and skills may be used to determine areas for further training. Officers will maintain a record of the credits obtained by each individual member;
- The approach to training will be flexible, to recognise the ever-changing landscape of Firefighters Pension Schemes;
- Training will be delivered in a way that complements the current activities or projects undertaken by the Scheme Manager and/or Pensions Administrators.

This year the Board have received the following training:

Date	Event/Training
18 September 2024	Pension Board Training
19 September 2024	Fire Pension Annual Conference (Chair & Vice Chair)
02 April 2025	Internal Dispute Resolution Procedure (IDRP) training (Chair & Vice Chair)

Five of the members passed all seven modules of the Pensions Regulator's online Public Service toolkit. The final member is currently finishing three of the topics.

The topics are:-

- Conflicts of Interest
- Managing Risk and Internal Controls
- Maintaining Accurate Member Data
- Maintaining Member Contributions
- Providing Information to members and others
- Resolving Internal Disputes
- Reporting Breaches of the law

Outcomes and Recommendations

Decisions about the running of the Pension Schemes are made by Chief Fire Officer who is delegated to carry out that function by the Fire Authority in its capacity as the Scheme Manager for the Firefighter Pension Schemes.

The role of the Board is to assist the Scheme Manager to ensure compliance and to make recommendations to improve the efficient and effective administration and governance of the pensions function.

This year the Board has fulfilled its role in the following ways:

Area	Action
Monitor implementation of Sargeant /McCloud	The pension board has continued to monitor and ask question around the implementation of Sargeant/McCloud remedy to ensure the service is doing all it can to complete according to the legislation.
Monitor implementation of Matthews	The pension board has continued to monitor and ask question around the implementation of Matthews remedy to ensure the service is doing all it can to complete according to the legislation.
Risk Register	This has been reviewed at each meeting and includes the risk of changing the pension administrator.
Issues Log	Reviewed the issues log identifying areas for a watching brief that are not direct risks to the LPB or the scheme (therefore are not appropriate for the Risk Register). This is reviewed at each meeting.
Annual Benefits Statements	Annual Benefit Statements for all those who were employed and not affect by pension remedy went out on time. All statements for those awaiting an RSS (Remedial Service Statement) were deferred due to a delay in legislation and subsequent issues with the administrator's software provider building and facilitating the calculations required. This has

	been reported as a breach to the TPR (The Pension Regulator) by both the administrator and the Service.
Pensionable Pay	The board has reviewed all the different types of pay and identified a payment it felt had not been classified as non-pensionable when it should have been. The Chief Fire Officer agreed with the board and adjusted the payment to pensionable. Pensionable Pay decisions on what payments should be pensionable in line with guidance and training will continue to take place annually.
Pension Administrator	The Board continues to monitor the pension administrator and receives monthly reports from them.

Future Dates of Meetings

The Board agreed to the following meeting dates for the next year:

14 May 2025

13 August 2025

12 November 2025