

TO: Cambridgeshire and Peterborough Fire Authority

FROM: Chief Fire Officer/Chief Executive Officer - Matthew Warren

PRESENTING OFFICER(S): Chief Fire Officer/Chief Executive Officer
Matthew Warren

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DATE: 25 June 2025

PROPOSED CHANGES TO CAMBRIDGESHIRE FIRE AND RESCUE SERVICE INTERNAL DISPUTE RESOLUTION PROCEDURE FOR FIREFIGHTER PENSION SCHEMES

1. Purpose

- 1.1 The purpose of this report is to provide the Fire Authority with an overview of proposed changes to the Cambridgeshire Fire and Rescue Service Internal Dispute Resolution Procedure (IDRP) for firefighter pension schemes.

2. Recommendations

- 2.1 The Authority is asked to;
- 2.1.1 provide views and comments on the contents of this report,
 - 2.1.2 approve the proposed changes (with immediate effect) as outlined in Paragraph 5 below,
 - 2.1.3 subject to approval of recommendation 2.1.2 above, authorise the Monitoring Officer to make the necessary amendments to the constitutional documents, namely the Terms of Reference and Appointments to Committees, Outside Organisations and Other Bodies.

3. Risk Assessment

- 3.1 **Legal** – the Pensions Act 1995, as amended by the Pensions Act 2004 and 2007, requires all occupational pension schemes to have an internal procedure for dealing with complaints or disputes.

4. Background

- 4.1 The Service's current IDRP document (Appendix 1), has not been reviewed since 2017 and therefore contains out of date and incorrect information.

4.2 Pension legislation has been through significant change in recent years. The report presented to the Authority in February 2025 and attached as Appendix 2, detailed the changes, along with how the Service was and continues to seek to address them (Agenda Item 6 and Minute 146 of the meeting held on 13 February 2025 refer). The IDRP process must support current and retired members through the process of processing remedy payments.

5. Proposed Changes and Rationale

5.1 Following a review of the current IDRP document the following changes are proposed;

5.1.1 **Proposed Change 1** - the current IDRP document only refers to the 1992 Firefighters Pension Scheme and therefore needs amending to include references to the 2006 and 2015 pension schemes (as per legislation).

5.1.2 **Proposed Change 2** – in 2021 the Service changed pension providers therefore any reference to West Northamptonshire Pensions needs amending to the current provider, West Yorkshire Pension Fund.

5.1.3 **Proposed Change 3** – the Pensions Advisory Service (TPAS) was a British government body that provided free information, advice and guidance on state, company and individual pension schemes. Additionally, they helped any member of the public who had a problem, complaint or dispute with their occupational or private pension arrangement. In 2019 TPAS was merged to create its successor, the Money and Pensions Service (MaPS). Therefore, references and contact details for TPAS need to be amended to MaPS who continue to provide free, impartial money and pensions guidance directly to consumers online and by telephone.

5.1.4 **Proposed Change 4** – Stage One applications are submitted to the Chief Fire Officer for decision within two months of the date of receipt. The response includes an explanation of the right to have the disagreement referred for consideration by the Fire Authority Appeals (Pensions) Committee within 28 days of the date of receipt of the decision (Stage Two). It is proposed that, moving forward, Stage One applications are submitted to the Deputy Chief Fire Officer for decision within two months of the date of receipt and should it progress to Stage Two that it is referred for consideration by the Chief Fire Officer/Chief Executive Officer in consultation with the Fire Authority Chair.

The proposed change to who hears a Stage Two referral is based on best practice within the sector (other fire and rescue service authorities have done similar given the operational nature of the IDRP) and the complexities of the firefighter pension schemes that would require significant and detailed Member briefings in time sensitive processes. The proposal will maintain independence as the Chief Fire Officer/Chief Executive Officer is removed from any of the earlier stages and the removal of the Fire Authority Appeals (Pensions) Committee will not affect the political balance on the remaining committees.

5.1.5 **Proposed Change 5** – the current procedure instructs submitters to send applications and correspondence to the Service’s Scrutiny and Assurance Manager via post. The Service now has a dedicated mailbox to deal with pension related matters. It is therefore proposed this is changed to the Head of Payroll and Pensions via pensions@cambsfire.gov.uk; this will ensure individuals receive an appropriate, timely response.

BIBLIOGRAPHY

Source Documents	Location	Contact Officer
Fire Authority Reports and Minutes - various	Hinchingbrooke Cottage Brampton Road Huntingdon	Steve Beaton Head of Payroll and Pensions 01480 444500 steve.beaton@cambsfire.gov.uk

Cambridgeshire Fire and Rescue Service

The Firefighters' Pension Scheme 1992

INTERNAL DISPUTE RESOLUTION PROCEDURE

INTERNAL DISPUTE RESOLUTION PROCEDURE

1. Introduction

1.1 Section 5.0 of the Pensions Act 1995 required all occupational pension schemes (other than very small schemes) to introduce formal internal dispute resolution (IDR) procedures for dealing with complaints from scheme members.

1.2 The detailed procedures to be followed are now set out in Section 50B of the Pensions Act 1995, which was inserted by section 273 of the Pensions Act 2004 and amended by Section 16 of the Pensions Act 2007, and the Occupational Pension Schemes (Internal Dispute Resolution Procedures Consequential and Miscellaneous Amendments) Regulations 2008. Together, these Regulations are referred to in this document as 'the IDR Regulations'.

1.3 A copy of the IDR Regulations is available for inspection at the Headquarters of Cambridgeshire Fire and Rescue Service. The documents are also available on Legislation.gov.uk, the website managed by The National Archives on behalf of HM Government at:

<http://www.legislation.gov.uk/ukpga/2004/35/section/273>

<http://www.legislation.gov.uk/ukpga/2007/22/section/16>

<http://www.legislation.gov.uk/si/2008/649/made>

1.4 The IDR procedures have direct application to firefighters' pensions. Fire and Rescue Authorities are required to follow the procedures the IDR Regulations lay down in all disputes other than appeals under Rule H2 of Schedule 2 to the Firefighters' Pension Scheme Order 1992 (appeal to board of medical referees).

1.5 Appeals under Rule H2 of Schedule 2 to the Firefighters' Pension Scheme Order 1992 (appeal to board of medical referees) are specifically excluded from the IDR procedures by Regulation 4 of the Occupational Pension Schemes (Internal Dispute Resolution Procedures Consequential and Miscellaneous Amendments) Regulations 2008.

2. What are the IDR procedures?

2.1 If you have a complaint about the Firefighters' Pension Scheme, other than a complaint about a decision on medical retirement taken under Rule HI of Schedule 2 to the Firemen's Pension Scheme Order 1992 and are a person who comes within the categories of people listed in Section 3 below, the IDR Regulations give you the right to have the complaint considered and decided, and to receive a written explanation of the decision. There will be two levels for dealing with complaints:

Stage One: is an application to a "specified person" for a decision. The person specified by the Cambridgeshire and Peterborough Fire Authority is the Chief Fire Officer; and

Stage Two: is the right of appeal to the Fire Authority Appeals Committee against the Stage One decision,

2.2 The forms at Annex A (for Stage One) and Annex B (for Stage Two) are provided for your use in order to simplify the task of adhering to the procedures.

3. Who can make an application under the new arrangements?

3.1 The IDR procedures are available to you if you are:

- an active, deferred or pensioner member of the Firefighters' Pension Scheme
- a widow, widower or surviving dependant of a deceased member of the Firefighters' Pension Scheme
- a person who ceased to be within any of the categories above
- a person claiming to come within one of the categories above where the dispute relates to whether they are-such a person; or

4. Can someone else make an application for me?

4.1 An application may be made or continued on your behalf by a representative nominated by you (e.g. staff association, solicitor). An application may also be made or continued on your behalf if you die, are a minor, or are otherwise incapable of acting for yourself:

- in the case of death, by your personal representatives; and
- in any other case, by a member of your family or some other person or body suitable to represent you.

5. What can the application be about?

5.1 You may make an application under the IDR procedures about any claimed action or omission by the Fire and Rescue Authority within the scope of the Firefighters' Pension Scheme except for a determination of a Fire and Rescue Authority on a question referred to an independent qualified medical practitioner under Rule H1, where a notice of appeal has been issued under Rule H2 of Schedule 2 to the Firemen's Pensions Scheme Order 1992.

5.2 You cannot make an application under the IDR procedures about a matter which is outside the scope of the Firefighters' Pensions Scheme. Thus, for example, an application cannot be made about a decision not to pay a pension to a common-law spouse if the fact that he or she is not married to you is not disputed.

6. How do I make an application for a decision? - Stage One

6.1 Under the IDR procedures you must make an application for a Stage One decision in writing; you must set out the facts of the matter in dispute and the reason why you are aggrieved; and your application must contain enough details to enable the Fire and Rescue Authority to identify the complainant. The application must be made to the Chief Fire Officer:

Chief Fire Officer
Cambridgeshire Fire and Rescue Service
Hinchingsbrooke Cottage
Brampton Road
Huntingdon
Cambs
PE29 2NA

6.2 In addition to the above you should bear the following in mind:

- if you are firefighter or former firefighter making a complaint, you should provide your full name, address, and date of birth;
- if you are being represented by a relative, he or she must, in addition to the details about you, provide his or her full name, address and relationship to you;
- if you are being represented by someone else, your representative must give his or her full name, address and profession or other authority to represent you;
- the application should make clear the address the Fire and Rescue Authority should use to send their reply; and
- the application should be signed by or on behalf of the complainant.

6.3 A form is attached at Annex A to help you in making a Stage One application.

7. Is there a time limit on when I can make a complaint?

7.1 Rule H3 of the Firefighters' Pension Scheme Order 1992 provides that you have 28 days from the date of receipt of the decision you want to complain about in order to make a written application under the IDR procedures.

8. Stage One decision

8.1 The reply from the Chief Fire Officer is called the "notice of decision". It should provide an explanation of the decision taken in response to your complaint and should be issued within two months of the date of receipt of your application. In the absence of a full reply in that time you should receive an interim reply

explaining why there is a delay and when you can expect a full reply. The notice of decision must include the following:

- a statement of the decision;
- a reference to any legislation relied upon;
- a reference to those parts of the relevant legislation relied upon including a reference to any legislation conferring discretion on the Fire and Rescue Authority where that has been exercised;
- a reference to any documentation on which the decision is based;
- an explanation of your right to have the disagreement referred for consideration by the Fire Authority Appeals Committee within 28 days of the date of receipt of the decision.

9. What if I disagree with the Stage One decision?

- 9.1 Under the IDR procedures you have the right to ask for your case to be referred to the Fire Authority Appeals Committee if you are not satisfied with the Stage One decision- You or your representative must submit the written Stage Two application within 28 days of the date of receipt of the Stage One decision.

10. What if I do not receive a Stage One decision?

- 10.1 You can also make a Stage Two application if the Chief Fire Officer has failed to send you a written notice of decision or an interim reply within three months from the date on which particulars of the disagreement were received, or where he or she has sent you an interim reply but has failed to send you a written notice of decision within one month from the date he or she said you could expect the decision.

11. How do I make a Stage Two application?

- 11.1 You should give the details set out at paragraphs 6.1 and 6.2 above, together with a statement that you wish the Fire Authority Appeals Committee to reconsider the matter put to the Chief Fire Officer and why you are dissatisfied with the Stage One decision. A form is at Annex B for your use.

- 11.2 You should submit your Stage Two application to

Deb Thompson
Scrutiny and Assurance Manager
Cambridgeshire Fire and Rescue Service
Hinchingsbrooke Cottage
Brampton Road
Huntingdon
Cambs, PE29 2NA

12. **Stage Two decision**

12.1 The Fire Authority Appeals Committee should issue a notice of their decision within two months of the date of receipt of your Stage Two application and, where this is not possible; an interim reply should be sent explaining why there is a delay and when a full reply can be expected. The full reply should include:

- a statement of the decision and an explanation whether, and if so to what extent, the original decision by the Chief Fire Officer has been replaced;
- a reference to any legislation relied upon;
- a reference to those parts of the legislation relied upon, including a reference to any legislation conferring discretion on the Fire and Rescue Authority where that has been exercised;
- a reference to any documentation on which the decision is based;
- a statement that T PAS (The Pensions Advisory Service) is available to assist you in connection with difficulties you have failed to resolve with the Fire and Rescue Authority, and the address at which T PAS may be contacted; and
- a statement that the Pensions Ombudsman appointed under section 145(2) of the Pension Schemes Act 1993 may investigate and determine any complaint or dispute of fact or law in relation to the Scheme made or referred in accordance with that Act, and the address at which you may contact him.

13. **Can I get help to resolve my dispute?**

13.1 At any time, if you are having difficulties in sorting out your dispute, you may wish to contact The Pensions Advisory Service (T PAS) for help. T PAS can provide free advice and information to explain your rights and responsibilities.

13.2 To get information or guidance, their helpline phone number is 0300 123 1047. Lines are open Monday to Friday 9am to 5pm. In addition, through their website <http://www.pensionsadvisoryservice.org.uk/contacting-us> they offer both a Web Chat service which is available Monday to Friday 9am to 5pm and 7 pm to 9pm on Tuesdays, and an online enquiry form. Alternatively, you can write to them at:

TPAS
11 Belgrave Road
London
SW1V 1RB

13.3 A TPAS adviser cannot force a pension scheme to take a particular step but, if they think your dispute is justified, they will try to resolve the problem through conciliation and mediation.

14. Where can I obtain further information about the IDR Procedures?

- 14.1 You can ask for further information and obtain further forms from Deb Thompson, Scrutiny and Assurance Manager, Cambridgeshire Fire & Rescue Service on 01480 444556 or via email to deb.thompson@cambsfire.gov.uk

Annex A



Firefighters' Pension Scheme 1992

IDRPIF - STAGE 1 APPLICATION UNDER THE INTERNAL DISPUTE RESOLUTION PROCEDURE

You should use this form to apply to the Chief Fire Officer at stage 1 of the internal dispute resolution procedure if you want them to investigate a dispute concerning your pension.

Please write clearly in ink, and use capital letters in sections 1, 2 and 3.

Section 1 - Member's Details

If you are the member (the person who is or was in the Scheme), or a prospective member (a person who is eligible to be a member of the Scheme), please give your details in this Section. You can then go straight to Section 4.

If you are the member's dependant (for example, their husband, wife, or child), please give the member's details in this Section, and then go to Section 2.

If you are representing the person with the complaint, please give the member's details in this Section, and then go to Section 3.

Title: Surname: Forenames:

Previous Surname: Date of Birth:

Address:

Postcode: National Insurance Number:

- I wish to apply for a decision to be made, under section 50B of the Pensions Act 1995, in respect of the disagreement set out in this application.
- I understand that an application may not be made where, in respect of a disagreement, a notice of appeal has been issued under Rule H2 of Schedule 2 to the Firefighters' Pension Scheme 1992 (i.e. appeals to a board of medical referees against a decision on an issue of a medical nature).

I am a:

- Scheme member / former member / Dependant of a former prospective member *
- Member's representative / dependant's representative
- Dependent of a former member*

* Tick one box and delete words as appropriate

Signed:

Dated:

Please enclose a copy of any notification of the decision you are complaining about which has been issued by or on behalf of the Fire and Rescue Authority. Also enclose any other letter or notification that you think might be helpful.

The information which is collected on this form will be held and processed in line with the Data Protection Act.

Once completed, please return to: The Chief Fire Officer, Cambridgeshire Fire and Rescue Service, Hinchingsbrooke Cottage, Brampton Road, Huntingdon, Cambs, PE29 2NA

I am a:

- Scheme member / former member / Dependant of a former prospective member *
- Member's representative / dependant's representative
- Dependent of a former member*

* Tick one box and delete words as appropriate

Signed:

Dated:

Please enclose any notification of the decision you are complaining about which has been issued by or on behalf of the Fire and Rescue Authority, together with a copy of the Stage 1 decision made by the Chief Fire Officer for Cambridgeshire.

Also enclose any other letter or notification that you think might be helpful.

The information which is collected on this form will be held and processed in line with the Data Protection Act.

Once completed, please return to: Deb Thompson, Scrutiny and Assurance Manager, Cambridgeshire Fire & Rescue Service, Hinchingsbrooke Cottage, Brampton Road, Huntingdon, Cambs, PE29 2NA

TO: Cambridgeshire and Peterborough Fire Authority

FROM: Chief Fire Officer/Chief Executive Officer - Matthew Warren

PRESENTING OFFICER: Chief Fire Officer/Chief Executive Officer – Matthew Warren

Telephone: 01480 444619
email: matthew.warren@cambshire.gov.uk

DATE: 13 February 2025

ANNUAL (FIREFIGHTERS PENSION SCHEME) PENSION BOARD - UPDATE

1. Purpose

- 1.1 The purpose of this report is to provide the Fire Authority with the latest position relating to immediate detriment and the Firefighters Pension Scheme (FPS) now that the enabling legislation has been passed.

2. Recommendations

- 2.1 The Authority is asked to;
- 2.1.1 note the contents of this report,
 - 2.1.2 approve the latest position regarding immediate detriment claims and the timetable for processing.

3. Risk Assessment

- 3.1 **Economic** – the liability associated with paying pensions is to be underwritten by central government.

4. Background

- 4.1 Following the 2018 Court of Appeal judgment in Sargeant, an interim order was made by the Employment Tribunal on 18 December 2019 which provided members of the FPS (who had brought claims) entitlement to be treated as if they remained in the FPS 1992, as long as they were in the scheme between 31 March 2012 and 31 March 2015.
- 4.2 In January 2020, the Government position regarding the judgment was that all entitlements, including immediate ones, should proceed under the 2015 scheme rules. This included those that were due to taper into the 2015 scheme and those due to retire.

- 4.3 In August 2020, the Home Office issued a note to fire and rescue authorities about immediate detriment. The note was labelled as informal guidance and highlighted that the issues raised within it were still subject to ongoing litigation and a UK government consultation. The note was issued at the request of the Fire Brigades Union (FBU).
- 4.4 Whilst the note did provide a useful update from the previous government position communicated in January 2020, several questions (below) remained for each fire and rescue authority that were detailed in the Local Government Association (LGA) immediate detriment note issued in October 2020;
- what the position is for fire and rescue authorities if members make decisions without all the correct information, such as pension tax relief,
 - how auditors might treat such payments under legacy terms and on what basis a fire and rescue authority can rely on the guidance to satisfy the auditor,
 - what risk the member accepts by having benefits paid out before the consultation has concluded, although the note does state that **all** cases will need to be revisited once the remedy is finalised.
- 4.5 Further to the guidance, legal advice was sought by the LGA. The legal opinion, which was subject to legal privilege, did not provide the necessary reassurance needed for the Authority to proceed with all cases.
- 4.6 Further to this advice, the LGA and FBU worked to agree a position that would allow fire and rescue authorities to process immediate detriment cases. The memorandum of understanding (MOU) was agreed in October 2021. At this time, based on advice from the Service, the Fire Authority approved a process to begin paying immediate detriment cases.
- 4.7 Shortly after this decision was taken, the Government withdrew the guidance note that was being relied upon within the MOU. This left the Authority and individuals potentially vulnerable to additional costs and tax charges because of government, through Treasury, not having the appropriate legislative safeguards in place. Given this position the Authority Treasurer, as Scheme Manager, took the decision to suspend all immediate detriment payments, whilst further guidance was sought.
- 4.8 Subsequently, the Home Office issued clear advice that immediate detriment claims should not be processed until legislation was enacted, which was to be no later than 1 October 2023.

5. Update on Position Post 1 October 2023

Sargeant (wholetime) – Current Legislative Deadline is 31 March 2025

- 5.1 Due to legislation implemented in October 2023 requiring significant updates post implementation running through into 2025 for example, the unresolved tax scenario for those who took the maximum lump sum and where lump sums are split when an individual retired, ongoing discussions between HMRC, the Home Office and the

LGA to identify and implement a resolution to the issue and set up a compensation scheme from where members can claim back any excess tax paid have been required. The critical factor here is that the retired member will pay additional tax, and it will be up to the member to reclaim this tax from the compensation scheme which is not currently in place.

- 5.2 This is all still under review; the Service and the fire sector are now awaiting a ministerial statement to be issued as the current estimate is that the required legislation will not be in place until after April 2025. This has directly caused issues with the administrators updating their computer software systems (CIVICA) to process the claims.
- 5.3 Based on the legislative delays and issues with our pension administrators (WYPF) software, the Service has been required to report WYPF to the Pensions Regulator in December 2024 under the rationale that they have not been able to meet the timelines for the completion of the Annual Benefit Statements. This has been replicated by the other 21 fire and rescue authorities who have WYPF as their administrator. Subsequently WYPF has categorised members into green and red cases.
- 5.4 The latest statement from WYPF to members dated 17 January 2025, regarding the processing of cases and providing the Immediate Choice – Remedial Service Statements (RSS) is detailed below:

Green Cases - Member took up to HMRC tax free limit lump sum.

We apologise that we have been unable to meet the deadline quoted in our letter to you (members). We are endeavouring to work towards the deadline of 31 March 2025.

Red Cases - Member took maximum scheme lump sum.

The actual legislation that will cover the processing of the red cases will not be available until after 1 April 2025 and this has been confirmed by HMRC. The Government Actuaries Department (GAD) are working with pensions administrators to provide additional guidance on how to deal with these cases following the publishing of HMRC's September 2024 newsletter.

Administrators are currently waiting for this guidance to be made available. GAD are also working with HMRC as they feel that the guidance does not cover all scenarios and as such there will still be cases that will not be able to be processed. Once the additional GAD guidance is made available, meaning WYPF will be able to process certain cohorts, WYPF will require confirmation from each fire and rescue authority that they want WYPF to process before the legislation is in place.

- 5.5 Please note that if the Service instructs WYPF to process cases without relevant legislation being in place, it runs the significant risk of being financially liable should

there be any changes prior to legislation being implemented on which members based their decision.

- 5.6 We also have retired members of staff who were fully protected in their legacy scheme 1992 and these are deemed amber cases; they will be given the option to purchase the 2015 scheme for the remedy period which we are currently working on but we do not expect any to take this option up as the benefits are better in their legacy scheme.

6. Current Position

- 6.1 All staff not affected by Matthews who have retired from 1 October 2023 have been processed for remedy and their pension is currently being paid based upon their option choice.
- 6.2 The current Sargeant position, which does not include any retirements post October 2023 (for the reasons given in Paragraph 5 above), is as follows;

Figures completed and sent to WYPF - 27

Figures ready to send - 6

Data Sharing Agreement with other fire and rescue services implemented - 8

All figures requested by other fire and rescue authorities have been completed and sent.

- 6.3 At present there is one member of staff who has retired this year (2025) who is affected by the Matthews 2nd options exercise which may impact on their remedy period.

Matthews (On-Call)

- 6.4 Running in parallel to 'Sargent,' legislation relating to the 'Matthew's' remedy was also enacted on 1 October 2023. This legislation relates to On-Call firefighters employed between 7 April 2000 and 5 April 2006 and their ability to buy back service.
- 6.5 The process is very intensive for services and requires significant input from our in-house payroll team. The Service employed ITM tracing company to undertake a mortality screen and tracing process of past employees so we could contact ex-employees directly relating to the Matthews 2nd option. Of 138 ex-employee's details which were sent to ITM, 117 were traced to a new address, however unfortunately, 21 were unable to be traced. Since that initial tracing we have subsequently identified another 124 ex-employees who have been written to twice by us with no response. These have subsequently been sent to ITM for tracing to ensure due diligence.

6.6 The current Matthews position is therefore as follows;

Total number of staff relating to Matthew's 2nd options exercise - 400
Calculations completed and sent to WYPF - 91
Did not wish to join - 15
Out of scope - 32
Deceased - 17
Further tracing with ITM (two letters sent no response) or previously traced - 124
Previously traced (no further action) - 5
Requested figures to be resent to individual - 2
Letters and Direct Debit Mandate for contributions sent to individual - 6
Commenced paying for contributions - 11
Paid in full - 11
Reminder letters/email sent December 2024 and queries (including ill health and GAD) - 86 Matthews Current Consultation

	Deceased individuals <ul style="list-style-type: none">• Missed Pension lump sum payments• Missed survivor pension payments• Additional death grant• Extended death grant
	Conversion options <ul style="list-style-type: none">• Special deferred members• Special pensioner members who are in receipt of a member initiated early payment of pension
	Restrictions on opt out cases
	Flexibility to new provisions beyond 31 March 2026
	Deadline extension

7. **Conclusions**

7.1 The Service has and will continue to, work to protect the Authority and for the benefit of members; as an organisation we are committed to ensuring that all members receive the benefits to which they are entitled.

7.2 This work has and continues to be challenging primarily due to incomplete legislation, regular delays in the required updates (highlighted during the period of purdah relating to the general election and subsequent change of government) and

current ongoing consultation with HMRC, the Home Office, Treasury and the LGA which has resulted in completed work being revisited. This is alongside the software implementation delays experienced by our pension administrator WYPF.

BIBLIOGRAPHY

Source Document	Location	Contact Officer
The Firefighters Pension Scheme (England) (Amendment) Order 2023	Hinchingbrooke Cottage Brampton Road Huntingdon	Matthew Warren Chief Fire Officer/Chief Executive Officer 01480 444619 matthew.warren@cambsfire.gov.uk