



LONDON FIRE BRIGADE

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MINUTES

## LOCAL PENSION BOARD

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DATE

Tuesday, 28 April 2026

TIME

2.30 pm

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VENUE

Microsoft Teams - Virtual

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Minutes of the proceedings of the meeting of Local Pension Board held Microsoft Teams - Virtual on Tuesday, 28 April 2026

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### **Present:**

Independent Chair: Virginia Burke

Employer Representatives: David Bracewell, Christopher Jenner, Alan Taylor

Employee Representatives: Jon Lambe, Neil Guyett, Adam Shaw, David Shek, Karl M Smith

Prospect Observer: Frazer Ferguson

### **In Attendance:**

Mostaque Ahmed, Director for Corporate Services

Catharine Gregory, Assistant Director Finance

Jonathan Hurford-Potter, Pension Manager

Yvette McEntee, Solicitor, Employment and Litigation

Kat Pilarska, Pension Analyst

Joanne Guyett, Governance Manager

Scott Makrael, Client Relationship Manager

### **1. Apologies**

Apologies were received from the following members:

Employer members – Nick Davis, Kevin McKenzie, Shaun Coltress and Verona Rawlings.

Employee members - Gareth Beeton.

### **2. Declarations of Interest**

The following interests were noted:

- The Finance Pensions Analyst had been appointed as Employer Trustee for London Pensions Fund Authority's Local Pension Board.

### **3. Minutes and Actions arising**

The minutes of the meeting held on 11 December 2025 were approved. The actions were discussed and updated as follows:

Conduct a Board Effectiveness Review – The Chair advised this would be commenced shortly and asked that in the meantime Members complete the training required of them. This item would remain open.

### **December 2025 meeting actions:**

Training Log: Board members to complete the log.

Pensions Regulator Code compliance – The Pensions Analyst had drafted a compliance report which would be circulated to Members. Action to be completed at next meeting following agreement of the draft report.

Communications working group meeting – It was agreed this action could be closed as the meeting had taken place.

Civica's online calculator – Following a discussion it was agreed to close this action. A further action on the log would remain open until a calculator had been introduced.

Overpayment policy – The Pension Manager updated that some overpayment cases had been closed with mixed success. A policy was in the process of being drafted and would be brought to the June meeting of the Board.

Terms of Reference of Working Group – The Board agreed to close this action.

#### **September 2025 meeting actions:**

Communications and Member Engagement – The Board agreed to close the action.

Breaches of the Law – The Board heard that a policy had been drafted. The Pension Manager would share with Board members for review at the June meeting of the Board. The action could then be closed following agreement of the policy.

#### **June 2025 meeting actions:**

Remedy Update (Communication to members where payments were delayed) – Mr Mackrael gave an update on the number of non ill-health members in scope to be paid. He advised that payroll deadlines restricted the amount of payments per month, but that there were no longer any significant delays to payments once elections had been received. The Board agreed to close the action. Mr Mackrael noted the frustrations of Employee Representatives that whilst progress was being made due to their intervention, scheme members were still struggling to receive responses to their queries.

Communication from Board Chair – The Board agreed to close the action.

Civica Update – This action would be discussed later in the meeting as part of the regular update. The Board agreed that this action should remain open.

#### **March 2025 meeting actions:**

Retained Firefighters – The Pension Manager gave an update on the action. Employee Representatives queried whether the Brigade were confident that all personnel had been written to as that was not their understanding. The Pension Manager agreed to send further communications to Members. This action would remain open for now.

## **4. Governance**

(i) Governance – The Chair welcomed the appointment of Neil Guyett as Fire Officer's Association (FOA) representative for Employees.

(ii) Terms of Reference – Noted as there were no amendments.

- (iii) Training Update – The Chair reminded the Board of the requirement and responsibility to ensure they receive training to fulfil their role as members of the Board.
- (iv) Compliance with Pensions Regulator Code – The Pension Analyst had a draft report and this would be shared with Members following the meeting.

## 5. Chair's Update

The Chair provided the following update on matters she had been working on since the December Board meeting:

- Contribution rate changes – Communications have been posted on the Brigade intranet. The Director for Corporate Services thanked the Fire Brigades Union for their assistance and noted the article on the Brigade intranet posted earlier today was the joint position and reflected the most up to date advice. He advised that the pay received this month would be the first with the new rate changes and he would therefore review pension opt-out requests submitted following the rate changes.
- Immediate choice forms – Members should be encouraged to return these within 12-months.
- Contingent decisions – The policy has moved slowly and there had been some issues with people who had previously opted out of the 1992 scheme being allowed back in. The Chair had been progressing one case in particular with the Ministry of Housing, Communities and Local Government (MHCLG) and the Local Government Association (LGA) Firefighter team and was currently awaiting guidance on how to implement these.
- Pensions calculator – The Chair had raised the issue with the Chair of Scheme Advisory Board, as well as Jo Darbyshire, LPPA and the FF Pension Lead at the LGA. The LGA had written to administrators and software providers for a response on what action is being taken. Alternative options had been discussed, in particular the calculator used in Wales, but unfortunately it was not compatible with the Local Pension Partnership Association (LPPA) system and would not provide a personalised estimate. This was raised during the Pension Board update to Commissioner's Board, the Commissioner has since written to LPPA with his concerns.
- Discussions are underway between the Chair and the Assistant Director, Finance and the Pensions Analyst regarding risk and cyber risk, in particular to ensure the scheme's risk were being managed.

## 6. Local Pension Partnership Update

Mr Mackrael presented the following update on the work of LPPA as Administrator of the pension scheme:

Implementation of a pension calculator remained high priority for the LPPA who had been progressing this with the software provider for some time. He advised that functionality for the calculator had first been received at the end of 2025 but testing of it had shown that further work was required before it could go live. This work had been completed and LPPA received functionality during March, which had been tested in April. It was now hoped that

the calculator would be available for members online early in May. An update on the go-live date would be received in the update sent to clients at the end of April.

He advised that the calculator would allow most members to view their pension figures, but unfortunately not those who were retained on the 2006 special scheme, of which he believes there are approximately 2 people affected in LFB.

He advised that the calculation would use the pay information reported on from monthly returns, but that members would have the option to input their own pay information and select a date for retirement. The calculator would provide the same information that was available on the current paper estimate and would show their normal pension only, His Majesty's Revenue and Customs (HMRC) maximum lump sum or scheme lump sum, or could be split across two versions of the scheme, and would be McCloud friendly.

In response to whether the calculator met the expectations of the LGA and the Scheme Advisory Board, Mr Mackrael advised that whilst the online calculator was not a modeller (as this would be more interactive), it gave members the opportunity to request their own pension figures at any given date, this was comparable to retirement paperwork. However, a modeller may be something that was considered for the future.

Mr Mackrael was aware that there may be some queries arising from members, following use of the calculator, which would be submitted via the contact form. These would be monitored by the LPPA. The Board agreed the calculator was very good news and would post an update to advise members of it, on the intranet following its go-live.

Mr Mackrael then took the Board through the presentation in the agenda pack. He gave an update on the figures provided which advised 291 Immediate Choice Remediabale Service Statement (IC-RSS) were outstanding however, since this was issued there are now only 59 outstanding. The outstanding cases are bespoke and require more in-depth calculations which has led to their delay. The Board noted that 96.4% of IC-RSS statements have been sent.

The Chair raised her concern with the reduction to the customer satisfaction scores for the retirement process which previously stood at 45.5 percent but was now at 10 percent. Mr Mackrael advised that a new Members Services Lead had been appointed for Police and Fire clients of LPPA, as well as steps to address some of the issues highlighted around retirement delays by creating "case ownership" with senior advisors. He advised that this would be an ongoing process and an increase to satisfaction scores may not start to show immediately. The Pension Manager confirmed that there was a delay in processing some retirements, particularly those that related to ill-health cases, this was partly due to mis-communication between LPPA and LFB payroll. The Fire Brigades Union also raised concerns over the lack of communication when there was an issue with processing a retirement. Mr Mackrael suggested that he would continue to work with the Pensions Manager whilst the new Members Services Lead familiarises themselves with the processes.

The Board noted the report.

## **7. LPB-088 Firefighters' Local Pension Board - Scheme Manager's Report**

The Pensions Manager introduced the report by highlighting the following key points:

Strike days – A number of queries were still being received and were being processed. The Pension Manager queried whether a deadline should be communicated for this. Mr Shek sought clarification on whether members should have to pay the employer contribution.

Contingent decision – The Pension Manager had received 88 claims, some which related to strike days but most related to employees that needed to be remediated back to the 1992 scheme. Approximately 70 of these could be remediated once MHCLG confirmed the process. A small number of people had opted out after March 2012 and prior to 1 April 2015, the Pension Manager advised there was less of a case to remediate these due to guidance by MHCLG.

***Action – Pensions Manager to monitor contingent decisions with MHCLG***

Matthews Cases (retained cases) – The Pensions Manager advised that the date for submitting and processing these claims had been extended to April 2027. He advised there were approximately 30 cases outstanding, and each case had its own complications which required the use of the Government Actuary's Department (GAD) calculator to determine the entitlement. He reminded the Board that cases where the member was part of the 1992 scheme had to be dealt with by their previous Fire Authority.

The Chair reminded Members of the importance of completing their training and asked that if they hadn't done so already, to book their training and update the log by 8 May 2026.

***Action – All Members – Book on to training and complete log by 8 May 2026.***

The Director for Corporate Services queried the opt-out data, in particular that 26 percent of ethnic minority and 15 percent of female members of staff had opted-out, this seemed to be disproportionate for these staffing groups. The Board agreed this should be a topic for the Communications and Engagement working group and that a proposal should be brought to the next meeting of the Board.

***Action – Add to Communications and Engagement working group agenda – opt-out data for ethnic minority and female staff groups, what communications could be created to increase this. Proposal to be shared at June Board meeting.***

The Local Pension Board then noted the report.

## **8. Communications and Member Engagement**

The Pensions Manager gave an update on the Communications and Member Engagement Working Group. The Board heard that an online session had been arranged for Retained Firefighters and would be held in June. The Pensions Manager advised that a guidance note had been issued, which was written jointly with representative bodies advising the change to employee contributions.

The Chair noted that there had been fewer opt-outs as a result of communication efforts with members.

The Board then approved the Terms of Reference and the Communications Strategy for the Working Group. The Pension Analyst advised that the communications plan aligned to the LPPA communications plan.

***Action – Pension Analyst to schedule the next meeting of the Communications working group***

The Board noted the report.

**9. LPB-089 Firefighter's Pension Scheme Risk Plan**

The Assistant Director, Finance introduced the report which gave an update to the London Fire Commissioner's (LFC) Firefighter Pension Scheme Risk Plan. Members were asked to review the risks identified and their provisional ratings, and to identify any further risks that should be included on the register. The Board noted that nine of the identified risk exceeded the LFC's risk appetite.

The Assistant Director then took the Board through all the identified risks within Appendix 1 of the report and the controls and mitigations in place for them. The following was noted:

R8 – Operational – 'LPPA Computer system and database failures'. The Chair noted that certainly for the red risks, mitigation should be such that within a reasonable timeline the controls should ensure the risk should be reduced from a red. The Pensions Analyst advised that this risk had been shared with Audit at LPPA, as the Administrator they should be in compliance with security, they had provided a report to show they had a recovery plan.

***Action – Assistant Director, Finance and Pensions Analyst to review the controls with a view to reduce the R8 risk.***

R21 – Cybersecurity – 'Pension Scheme data and systems'. The Board noted that the Brigade's cybersecurity team had reviewed the risks for external systems. The risk scored high as the likelihood would always be high. The Pension Analyst would review the controls and invite representatives from LPPA to the next cyber security meeting.

R26 – Systems/Operational – 'HR and Finance system'. The Assistant Director, Finance advised that at the point of this information being captured within the agenda pack the risk was high, however the system is now live and was likely it could be reduced for the next meeting.

The Director for Corporate Services queried the risk matrix and how it differed to the Brigade's Corporate risk register. The Pension Analyst advised that the matrix aligned with the Pensions Regulator. The Chair agreed that the register be better aligned with the Brigade's Corporate risk register.

The Board agreed that going forward, risks should show if the ratings had moved up or down.

The Assistant Director, Finance along with the Pension Analyst would take ownership of updating the risk register and reviewing it between Board meetings. However, Members were reminded of their duty to provide updates on the risks and/or on the controls to the Pension Analyst.

The Board noted the report.

## **10. Breaches of the Law**

The Director for Corporate Services advised that had been no breaches of the law. He advised that a formal report had been provided on the IC-RSS situation. The Pensions Manager was in regular contact with the Pensions Regulator where he advised numbers and the expected completion date, as provided by the LPPA, of June 2026.

The Chair reminded Members of their duty to report any breaches of the law to the Regulator.

## **11. Forward Look**

The Chair asked that Members consider whether there may be anything that might affect the way the Pension Scheme is run, or that might cause concern for members that the Board are not yet aware of.

Mr Mackrael gave an update on the Pensions Dashboard, that although work was ongoing it was not anticipated to go live to the public until Summer 2027.

## **12. Any Other Business**

There was no other business.

## **13. Date of Next Meeting**

The next meeting of the Board was scheduled for 11 June 2026. The Chair asked that Members make every effort to attend to ensure representation from all areas and to ensure the Board achieved quorum.

Jo Guyett, Governance Manager  
Clerk to Local Pension Board