



LONDON FIRE BRIGADE

MINUTES

LOCAL PENSION BOARD

DATE	Thursday, 11 December 2025	TIME	10.00 am
VENUE	G-02 - Ground Floor, 169 Union Street, London SE1 0LL		

Minutes of the proceedings of the meeting of Local Pension Board held G-02 - Ground Floor, 169 Union Street, London SE1 0LL on Thursday, 11 December 2025

Present:

Independent Chair: Virginia Burke
Employer Representatives: Nick Davis, Kevin McKenzie, Alan Taylor
Employee Representatives: Gareth Beeton, Jon Lambe, Adam Shaw
Prospect Observer: Frazer Ferguson

In Attendance:

Mostaque Ahmed, Director for Corporate Services
Catharine Gregory, Assistant Director Finance
John Crowhurst, LPPA, Chief Customer Officer
Jonathan Hurford-Potter, Pension Manager
Tania Legore, Employment Law and Litigation Unit Manager
Kat Pilarska, Pension Analyst
Ozu Okere, Governance Manager

1. Apologies

Apologies for absence were received from the following members:
Employer members – David Bracewell, Shaun Coltrass, Chris Jenner, and Ben King
Employee members – David Shek and Karl Smith

2. Declarations of Interest

There were no declarations of interests made.

3. Minutes and Actions arising

The minutes of the meeting held on 11 September 2025 were approved.

The actions log was updated.

4. Governance

(i) Governance – The Chair welcomed the appointment of five new employer members to the Board. She noted that, apart from Alan Taylor, they had all given their apologies due to the short notice for the meeting. The new members were listed as follows:

- David Bracewell
- Chris Jenner
- Shaun Coltress
- Ben King
- Alan Taylor

The Board noted that Dan Kipling, Deputy Assistant Commissioner, was no longer an employer member as he was away on a secondment role.

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

(iii) Training Update – The Chair reminded the Board of the requirement and responsibility of each member to ensure they receive appropriate training to fulfil their role as members of the Local Pension Board. She highlighted training by the Local Government Association on 22 January 2026 for pension board members; and a refresher course on 31 March. Information on these could be found on page 78 of the agenda pack.

The Chair also informed members of the tool kit for online training courses and encouraged members to do so. It was agreed that Kat Pilarska, Pension Analyst would share a link to the training sites after the meeting.

[Post-meeting: Kevin McKenzie and Kat Pilarska sent the following links on training to members after the meeting: [Training and Development](#)

[General Code of Practice \(March 2024\) - Main TPR Code page](#)

[General Code PDF Download - Full Code document](#)

[Risk Management & Conflicts of Interest - TPR risk management guidance](#)

[Knowledge and Understanding Requirements - Board member training requirements](#)

[Fire Pension Scheme Advisory Board - TPR Page - Firefighter scheme specific guidance](#)

[LPB Training Resources - Training and development for LPB members\]](#)

(iv) Compliance with Pensions Regulator Code – The Chair informed the Board that a new code came out in 2024 and it is good practice for the Board to check in with the code. This will be given greater consideration in the new year and she asked that the Pension Analyst be the responsible owner for the item.

5. Chair's Update

The Chair provided the following update following commencement of her role on 01 July:

- Has had 1-2-1 meetings with some members and will reach out to new members
- Has had fortnightly meetings with Jonathan Hurford-Potter, the new Pensions Manager working to rebuild members trust in the scheme.
- The LGA hold online firefighters pension mornings for administrators and practitioners as well as a firefighters Local Pension Board Chairs meetings which she has found a useful support in this role.
- Attended meetings of the Communications/Engagement Working Group and the Risk Workshop.
- Followed up with LPPA on the pensions calculator.
- Provided update on the work of the Board at Commissioner's Board and attended the recent meeting of the Audit Committee to do a deep dive on pensions remedy which she delivered with the Pensions Manager.

6. Local Pension Partnership Update

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

Good progress made in the issue of Immediate Choice Remediable Service Statements (ICRSS) as only 291, out of 4,450 of eligible members, remain to be sent. The plan is for them to be issued by the end of June 2026 after which members would have 12 months to make an election on receipt. He informed the Board of the need to get the communications right on this.

There has also been good progress on payment. 204 payments, out of 235 members expecting revised payment, have been paid. Of the outstanding payments to be made, six members will be paid in January but this will not be possible with 19 members where the issues are outside the control of LPPA. As such, there has been direct communications with the affected members setting out why payment has been delayed.

There followed discussion on the best way to communicate with members yet to return their ICRSS to ensure they meet the 12-month deadline of March 2026. Mr. Crowhurst said LPPA was working smart by drawing out key issues in their prompt letter to encourage members to respond. The Pensions Manager added that the focus should be on members with immediate benefit such as those already receiving pensions, families of deceased members etc. The Chair said she would welcome the opportunity to feed into the communications and that the Communications working group would work with LPPA to agree the content of the letters. It was agreed that an urgent meeting of the Communications working group should take place before Christmas with the Pensions Manager working with the Head of HR Operations & Systems to organise this. Mr Crowhurst also noted that expectations would need to be managed should the communications result in the receipt of a large number of forms back.

[Post-meeting – It was agreed that this meeting would take place in the first week of January 2026 due to the non-availability of key players].

Mr Crowhurst informed the Board that Civica, its software developer, has now developed an online calculator. The LPPA's technical team are currently undertaking testing to understand any limitations. The Director for Corporate Services welcomed the news that this was now in

the testing stage and Mr Crowhurst confirmed that he will share all update with the Board. He also agreed that it was important to have regular updates available for members of the pension.

In response to clarifications sought by the Chair, Mr Crowhurst confirmed that the retirement satisfaction scores were low because of the low response rate which is the norm; and that there is a data improvement plan in place to improve the information on data quality which will be added to the next pack for the Board.

The Chair thanked Mr Crowhurst for the update.

The Local Pension Board noted the update.

7. LPB-085 Firefighters' Local Pension Board - Provision of Information

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

Outstanding Contingent Decisions – Communication was sent to members, backed up on Hotwire, for them to submit a contingent decision claim where they had opted out of their respective firefighter pension scheme wholly because of the Government decision to move them into the FPS2015 scheme. Additionally, members with a gap in service due to strike days could also submit a claim. The LFC has now received over 20 new Contingent Decision claims that will be reviewed and processed over the coming weeks.

Internal Dispute Resolution Procedure Cases – All outstanding IDRPs cases have been reviewed and responses sent to the individuals.

Auto-enrolment Exercise – In response to a query from the Director for Corporate Services, the Pension Manager confirmed that the opt-out figure of 322 in November in contrast to 541 in October is the result of 219 firefighters who have chosen not to opt out. Following discussion about ensuring there is regular communications on the benefits of joining the pension scheme, the Board noted that a recent letter was well written and should in future highlight the success of the auto-enrolment.

The Local Pension Board then noted the report.

8. LPB-086 Firefighters' Local Pension Board - Update Report

The Pension Analyst presented the report, which set out an overview and update on the position relating to several current issues affecting firefighter pensions. She highlighted the following matters

1. All actions from the Scheme Advisory Board have been completed.
2. Pension Dashboard – The connection date for the LFB Pension Dashboard project has now moved from 31 October 2025 to December 2025. In response to a question from the Director for Corporate Services, Mr Crowhurst confirmed that LPPA was on track to meet the revised date.
3. Pension Overpayment Debt Recovery – The Pension Manager informed the Board that the LPPA have a robust process in place to recover overpayment on the death of members. He set out process in place to follow up with the estates/beneficiaries of deceased members. In response to concerns expressed that the Brigade was using the National Fraud Initiative to pursue the estate of members, the Board was

reassured that the NFI is standard across public sector pensions, and that monthly mortality screening is carried out in any case.

The Chair asked that the Pension Manager creates an overpayment policy and this be brought to the Board on completion.

After discussion, the Local Pension Board noted the report.

9. Communications and Member Engagement

The Pension Manager informed the Board that the first workshop of the Working Group has happened with Andrew Cross, Head of HR Operations & Systems, as Chair. The draft Terms of Reference was agreed and is ready to be approved by the Local Pension Board. Future meetings will consider the Communications Strategy and develop a Communications Plan, as well as considering ad hoc communications. Discussion took place around providing Teams Communication sessions for members of the pension scheme and this would be considered as part of the plan.

The Chair spoke on the need for a Communications Strategy, working with Penny Mitchell, Head of Internal Communications and to include LPPA representation.

The Chair added that the contribution rates to be made by members have changed, which could lead to higher costs and risk increased opt-outs. This would be considered by the Communications working group in January 2026.

The Local Pension Board noted the update.

10. Risk Management

The Assistant Director, Finance confirmed that a meeting has been arranged in January on cyber security. This risk is currently rated 1 and a deep dive in January might lead to this rating being changed. There is a need to link it to LFB's own risk register. Cyber risk mitigation should be considered with business continuity. The Board would need to review the current rag ratings on the risk register. The Director for Corporate Services added that the register would require peer challenge and scrutiny. There have been changes in personnel so a refresh of ownership of the risks and mitigations is required. He also added that it is important to join up with LPPA to ensure that their business continuity plan have things in place to be able to assure the LFB.

It was agreed that the risk working group would meet on 20 January 2026. The Chair agreed that an overarching policy on how to manage risk is important and asked that the risk register be a standing item on every agenda of the Local Pension Board.

11. Forward Look

The Board noted the items on the Forward Plan:

- (i) Business as usual pension
- (ii) Dashboard
- (iii) Other

12. Breaches of the Law

The Director for Corporate Services reported that an informal report has been made to the Pension Regulator about the late Annual Benefit Statements being sent. The Commissioner will also need to report on Remediable Service Statements as this has now been postponed to June for completion. The Pension Manager added that the Pension Regulator has recently confirmed that transparency about breaches is important and pension scheme governing bodies should see breach reporting as good governance rather than a sign of failure.

13. Any Other Business

There was no other business.

14. Date of Next Meeting

The next meeting of the Board was scheduled for 5 March 2026.

Ozu Okere, Governance Manager
Clerk to Local Pension Board