LONDON FIRE BRIGADE

MINUTES **LOCAL PENSION BOARD**

DATE	Thursday, 11 June 2026	TIME	10.00 am
VENUE	G-03 - Ground Floor, 169 Union Street, London SE1 0LL		

Minutes of the proceedings of the meeting of Local Pension Board held G-03 - Ground Floor, 169 Union Street, London SE1 0LL on Thursday, 11 June 2026

Present:
Virginia Burke, Independent Chair
Employer Representatives - Nick Davis; Kevin McKenzie; and Alan Taylor;
Employee Representatives - Gareth Beeton (FBU); Jon Lambe (FBU); Adam Shaw (FBU); Neil Guyett (FOA); and Karl M Smith (FBU)

In Attendance:
Mostaque Ahmed, Director for Corporate Services
Catharine Gregory, Assistant Director Finance
Andrew Cross, Head of HR Operations and Systems
Jonathan Hurford-Potter, Pension Manager
Scott Makrael, Client Relationship Manager
Yvette McEntee, Solicitor, Employment and Litigation
Kat Pilarska, Pension Analyst
Ozu Okere, Governance Manager

1. Apologies

Apologies for absence were received from:
Employer representatives – David Bracewell; Shaun Coltress; Chris Jenner, and Ben King.

Employee representatives – David Shek.

Prospect representative – Frazer Ferguson.

2. Declarations of Interest

There were no declarations of interest.

3. Minutes and Actions arising

The minutes of the meeting held on 28 April 2026 were approved. The actions were discussed and updated as follows:

Pre – meeting 10/2/26
Conduct a Board Effectiveness Review - 29/05/26 – Draft review of terms of reference for approval at LPB meeting on 11 June 2026: **Ongoing -** The draft terms of reference were

approved (under item 4 (Governance) of the agenda) so work could now commence to conduct the board effectiveness review.

11 December 2025
(i) **Closed** – Pensions Regulator Code to be standing item on the agenda.
(ii) Create an overpayment policy and bring to the Board on completion: **CLOSE** – the draft overpayment policy has been created and to be considered under item 8 (LPB-093) of the agenda on 11 June.

11 September 2025
Closed – Breaches of the Law Policy created and on the agenda under item 10 (LPB-094) of the agenda on 11 June.

12 June 2025
Civica Update
The Chair to write to LPPA about concerns to do with the delay in implementing the online pensions calculator (online modelling tool) and to send a copy to the Scheme Advisory Board (SAB):
Ongoing – The Client Relationship Manager, LPPA confirmed that the calculator had been launched to members in May but has been taken down temporarily due to the change in the SCAPE discount rate which affects various factors used to calculate pensions. The aim is to have it put back up by late July, but this was not definite as it would be dependent on when additional factors are made available by the Government. Actuary's Department. He assured the Board that the calculator is of high priority for retirement cases, but it can only be tested only receipt of the factors. Concerns were raised about the lack of a definite date, but the Director for Corporate Services said it was understandable that this was the best that the Scheme Administrator could do under the circumstances. The introduction of SCAPE discount by the government without notice had led to the calculator, which had been up and running, to be taken down. He acknowledged that this must be frustrating for members and assured the Board that the London Fire Commissioner and other Fire Chiefs across the country have since raised concerns about the communication and timing of the change with the government.

Following discussion, it was agreed that LPPA report back by mid-July if it began to look like that the calculator would not be put back up by end of July. The following action was also agreed:

ACTION – The Chair to write to the Scheme Advisory Board that it considers the impact changes to the SCAPE discount rate have had on members, and that improvements are made to timing and communication going forward.

12 March 2025
Retained Firefighters
Communication to be sent to all firefighters to self-identify if they are retained firefighters:
Ongoing – The Pension Manager confirmed that all LFB serving firefighters who have retained service on their record have all been written to and, a notice was also put on Hotwire. The only group of people that the Brigade has not got visibility of are those who have retired that some retained service in parts. However, all local authorities have the responsibility of picking up their own retained firefighters and should communicate with them. It was agreed that the action remains open and be sent to the Communications working group to make sure all options have been exhausted.

4. Governance

The Chair spoke on the following:
(i) Membership – No changes

(ii) Terms of Reference – No changes

(iii) Training update – It is a statutory requirement that members of the Local Pension Board undertake training. Training can be undertaken using The Pensions Regulator's toolkit which would provide written evidence of the training. There is also the LGA Firefighters Pension Board course which is very useful. She reminded Board Members that they have a statutory responsibility to obtain the necessary knowledge and understanding to fulfil their role within six months of appointment and encouraged Board Members to complete their training if they have not already done so. The Board also noted the requirement for ongoing training that could take place before formal Board meetings.

(iv) Compliance with Pensions Regulator Code – The Board noted the draft report which will be brought back to the September meeting following further work on it. The Chair informed the Board that she would meet with the Pension team to further refine the report, and she welcomed the input of members on it if they would like to join the meeting. She also added that the Code would remain a standing item on the agenda for the Local Pension Board.

ACTION – The Pensions Analyst to arrange a meeting to discuss the draft report, inviting appropriate representatives for each area covered by the Code.

(v) Pension Board Effectiveness Review – The Board approved the terms of reference which would enable work to commence on the review of the Pension Board effectiveness.

5. Chair's Update

The Chair informed the Board of various activities she had engaged in since last meeting and highlighted the following:

- Attendance at the Local Government Association (LGA) coffee mornings on contingent decisions;
- Regular meetings with Jonathan Hufford-Potter, LFB Pension Manager, which has proved very useful to identify issues where the Board can support LFB;
- Attendance at the Communications and Engagement workshops.

6. LPB-090 Local Pension Board Annual Report 2025/26

The Chair introduced the report and informed the Board that the level of detail included in the report had been reduced from previous years. The focus was now on how the Board had carried out is statutory duties with the removal of the technical detail. She noted that there were still some missing dates within the report, but this would be completed by the Pension Manager before it is presented at Commissioner's Board on 7 July.

The Local Pension Board approved the draft report.

7. Local Pension Partnership Update

The Client Relationship Manager, LPPA presented the report and highlighted the following:

1. LPPA's current focus is on how to deal with the SCAPE discount rate recently announced by the government. LPPA was able to move quickly to process members retirement options within seven days of the changes coming into place to minimise any impact on retiring members. All members with retirement planned up to end of June have received revised options.
2. Good progress has been made on Immediate Choice Remediable Service Statements (IC-RSS).
3. There were a number of cases of negative feedback received in Quarter 4 about the retirement journey. The common theme amongst the complaints was the lack of communication to help with understanding the information the member had received. As such, LPPA is currently looking to see on how to make this better. He stressed that the LPPA is committed to making the member journey a good one but this a long-term project and the benefit would be seen as the work progresses through the year.

ACTION –The Communications and Engagement working group to consider the use of simpler terms in the information sent to members to combat feedback received that members do not understand their retirement options/statements received.

ACTION – LPPA to send the clerk a template of its retirement pack to be circulated to members with the caveat that the worked example will be different for each person. *[Post-meeting – the LPPA Client Relationship Manager sent the retirement pack template which was circulated to members via email on 12 June 2026.]*

There then followed discussion about the 135 outstanding IC-RSS which were outstanding in September 2025 but had been reported to the Pension Regulator would be complete by end of June. However, as this has now been postponed for completion to the end of December 2026 the Pension Manager informed the Board that the breach would need to be reported to the Pension Regulator (TPR). The Chair also noted that 32 Annual Benefit Statements did not go out in 2024 and 2025 and sought clarification on whether a formal breach report needed to be made to the TPR.

There followed discussion and the Director for Corporate Services confirmed that as the Scheme Manager had formally reported breach of date to the TPR regarding the IC-RSS, it would need to now update the TPR following the date shifting again to December. It was not clear how to deal with the ABS breach previously reported informally to TPR. It was agreed that it would depend on whether the breach could be considered material and that the Pension Manager would need to check if this was the case. The following actions were agreed:

ACTION – Scheme Manager to update the formal breach report on IC-RSSs to TPR

ACTION – Scheme Manager update on the informal breach report on the ABSs but consider first if it is a material breach.

On a separate but related matter, the Chair drew attention to the Quarter 4 report, where under McCloud Remedy (page 56 of the agenda pack), the LPPA indicated that protected members who received their IC-RSS over 12 months ago but had not returned their election form would be deemed as remaining in the legacy scheme. She sought clarification on whether this action ought to be carried out by the Scheme Manager rather than LPPA. In response, the LPPA Client Relationship Manager said they were awaiting final guidance from the Local Government Association.

ACTION – The Director for Corporate Services and the Pension Manager to provide an update on whether it is for the Scheme Manager to make the decision on protected members under the McCloud remedy who were yet to return their election form having been in receipt of their ICRSS for over 12 months.

ACTION – The Director for Corporate Services and the Pension Manager provide an update on whether it is for the Scheme Manager to make the decision on protected members under the McCloud remedy who have not returned their election form despite being in receipt of their ICRSS for over 12 months

The Chair thanked the LPPA Client Relationship Manager for the report.

The Local Pension Board noted the report.

8. LPB-091 - London Fire Brigade Pension Team Update

The Pension Manager presented the report highlighting the following:

1. SCAPE (Superannuation Contributions Adjusted for Past Experience) discount rate change following the Ministerial statement announced on the 19 May and its consequences has been the main focus. For example, it has had an impact on Contingent Decision Claims. He explained the process as set out in the report and informed the Board that the focus would be on those members about to retire or who should have retired because of the amount of work involved in processing Contingent Decision claims. As such, the plan is to issue letters to all members and explain to those small cohort who opted out of their respective firefighter pension scheme before April 2015 there will be a break in pensionable service between when they opted out and 1 April 2015. They will not be able to reinstate this period however, their continuity of service will be maintained. The Pension Manager sought clarification on whether the Scheme Administrator would be able to triage these cases and give them the priority required. In response, the LPPA Client Relationship Manager confirmed that they would be given priority but noted that Contingent Decision cases were complex so would take time.

2. Overpayment Policy – Nick Davis (employer representative) sought clarification on whether the Overpayment Policy would cover members who are being asked to pay back overpayments before they can access other pots of money especially where they do not have the money to make the payment. In response, the LPPA Client Relationship Manager confirmed that the IC-RSS cannot be used to correct other things, that is, overpayments cannot first be deducted from remedy payments.

Following further discussion, it was agreed that the policy be approved subject to further checks being made on whether it covers deductions being made from choice or deferred payments. The Head of HR Operations and Systems noted the highlighted page under paragraph 6 (Prevention of Overpayments) and confirmed this would be looked at and anything that does not apply would be removed before the consultation process with the Unions commences. The policy will be brought back to the Local Pension Board only if there are any material changes.

On a separate but related matter, the Pension Manager added that consideration be given to having in place a repayment plan and the Assistant Director, Finance said that she could help with setting up parameters on it. The following action was agreed:

ACTION – That the Pension Manager meets with the Assistant Director, Finance to set up parameters for a repayment plan.

The Local Pension Board noted the report.

9. LPB-092 Firefighters' Pension Scheme Risk Plan

The Assistant Director, Finance presented the report and highlighted the addition of a new risk *R34 – New GAD commutation factors for members in FPS 1992* which require recalculation of retiring members' lump sum, and the pension calculator being taken offline pending implementation of new factors. Work was ongoing on the four red risks namely Cyber Security (R21), Data Security (R22), Data Quality (R24) and Regulatory & Compliance (R25).

Following discussion, the Chair asked that R25 be updated for the next Pension Board meeting in September as this now a policy in place which would mitigate the risk. The Director for Corporate Services talked about the Board considering thematic risks with a deep dive on data quality at the next meeting and the new complaints process.

ACTION – Update R25 (Regulatory & Compliance) by the next LPB meeting in September.

ACTION – Deep dive on R24 (Data Quality) at LPB in September.

The Chair sought an update on R28 – Communications and the ongoing work on communications to protect protective characteristics. In response, it was agreed that this was an action for the Community and Engagement Working Group which had not been able to meet because of poor attendance. The Chair asked that enough options for the next meeting date be provided to increase attendance and highlighted the need to accelerate progress on this.

After discussion, the Board noted the report.

10. Breaches of the Law

(i) <u>Annual Benefit Statements (ABS) and Immediate Choice Remediable Service Statements (IC-RSS)</u> – The Pension Manager referred the Board to the actions to be taken under item 7 (LPPA Update Report) with regards to ABSs and IC-RSS.

(ii) <u>Breaches of the Law Policy</u> – The Pension Manager presented the draft policy and informed the Board that it meets the Pension Regulator (TPR) guidelines and would help the Brigade keep better track of late payments to members.

The Board welcomed and agreed the policy.

There followed a lengthy discussion on how the Brigade as Scheme Manager could be better informed when retired members or those coming up for retirement do not receive their pension payment. The Chair heard of the detrimental impact lack of payment has had and will have on members. The Board recognised there was a gap in its awareness of when late payments happen and discussion was had on whether there ought to be a process in place for the Scheme Administrator to notify the Scheme Manager when payment would be late. The Head of HR Operations and Systems informed the Board that members would, in the first instance, contact the LPPA helpdesk when late payment occurred, and only if not satisfied with the response would contact be made directly with LFB's HR Helpdesk or payroll. He suggested that the way forward would be to look at the data currently available to better understand what process should be put in place to bridge the gap.

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The Chair thought the information on late payments could be provided by LPPA in its report under Casework Performance (Performance Standard). She asked that the Scheme Manager work with LPPA on available data that would be useful to enable the monitoring of late payments.

ACTION - Pension Manager to work with LPPA to consider data that would be useful to have to enable the Scheme Manager monitor late payments.

The Chair thanked all for the good discussion.

11. Communications and Member Engagement

The Head of HR Operations and Systems highlighted work carried out by the Communications and Engagement Group noting especially the extensive communication had with members who fall under the Matthews pension remedy; improved HR processes put in place to encourage people to join the pension scheme etc. The aim of the group has been to focus and deliver on one item before moving to the next. The work has led to the organisation being in a much better place than it was previously in terms of communications with members.

Following discussion, it was agreed that the following items ought to be considered by the working group at its next meeting:

- Promote benefits of joining the pension scheme
- Information that could be sent when a person leaves the pension scheme
- Consider future impact of the SCAPE discount rate

The Chair thanked the Head of HR Operations and Systems for the update and acknowledged the good work being carried out by the Communications and Engagement Working Group.

12. Forward Look

The Chair sought items to be added to the 'Forward Look' for future meetings. Following discussion where members considered adding the future impact of the government SCAPE discount, it was agreed that it be assigned to the Communications and Engagement Working Group for consideration.

ACTION – Communications and Engagement Working Group to consider the impact of the SCAPE discount rate change on members contributions/payments.

The Local Pension Board noted the items as listed under the 'Forward Look'

13. Any Other Business

There was no other business.

14. Date of Next Meeting

The next meeting of the Board was scheduled for 16 September 2026.

Ozu Okere, Governance Manager
Clerk to Local Pension Board