



LONDON FIRE BRIGADE

MINUTES

LOCAL PENSION BOARD

DATE	Thursday, 11 September 2025	TIME	10.00 am
VENUE	Microsoft Teams - Virtual		

Minutes of the proceedings of the meeting of Local Pension Board held Microsoft Teams - Virtual on Thursday, 11 September 2025

Present:

Virginia Burke, Independent Chair
Daniel Kipling, Deputy Assistant Commissioner for Service Improvement, Prevention and Protection
Kevin McKenzie, Deputy Assistant Commissioner, Operational Resilience
Gareth Beeton, Regional Chair, FBU
Jon Lambe, Regional Secretary, FBU
Adam Shaw, Regional Treasurer, FBU
Karl M Smith, FBU Official

In Attendance:

Mostaque Ahmed, Director for Corporate Services
Andrew Cross, Head of Head of HR Operations and Systems
John Crowhurst, Chief Customer Officer, LPPA
Jonathan Hurford-Potter, Pensions Manager
Tania Legore, Employment Law and Litigation Unit Manager
Penny Mitchell, Head of Internal Communications
Rory Murphy, Finance Administration Manager
Ozu Okere, Governance Manager

1. Apologies

Apologies for absence were received from Nick Davis, Employer representative; David Shek, FBU employee representative; and Frazer Ferguson, Prospect representative.

2. Declarations of Interest

There were no declarations of interest.

3. Chair's Introduction

The Chair, Virginia Burke, welcomed all to her first meeting as the new independent Chair of the Pension Board. She outlined her role and that of the Board as mainly to assist and hold the Scheme Manager to account; and ensure the scheme is run properly in line with the law whilst keeping the members best interest at heart.

The Chair then welcomed the following:

- Kevin McKenzie, new Board member; and
- Jonathan Hurford-Potter, new Pension Manager.

4. Minutes and Actions arising

The minutes of the meeting held on 12 June 2025 were approved.

The actions log was updated and duly noted.

On a separate but related matter, it was noted that when a member of staff leaves the organisation, members of the pension schemes should be signposted immediately to whoever is assigned to pick up the work. Similarly, all outstanding actions from the Board assigned to a person who has left the organisation should immediately be assigned to someone else.

5. Governance

The following governance matters were considered by the Board:

(i) Membership – The Chair noted the five vacancies on the employer side and the Clerk confirmed that she was waiting for an update from the Assistant Director, Learning and Professional Development on the outcome of work carried out to encourage staff from the employer side to join the Board. Deputy Assistant Commissioner Kevin McKenzie confirmed that the London Fire Commissioner had sent an email encouraging DACs to join the Board and added that he would also raise it in the DAC forums.

(ii) Terms of Reference – The clerk confirmed there were no changes to the terms of reference and the Board duly noted it.

(iii) Training – The Chair reminded members of their responsibility to achieve and maintain knowledge and understanding that was sufficient to enable them to carry out the role of Board member. As such, members should attend all necessary training, and the Chair highlighted the Local Government Association's annual conference due to take place on 17 and 18 September 2025. She encouraged members and representatives of the Scheme Manager to attend. There were other training events outlined in LPB-084 Firefighters' Local Pension Board - Update report (item 8 of the agenda) such as the refresher training for Board members who have been doing the role awhile and the Public Pension toolkit provided by the Pension Regulator. Once the modules are successfully completed or conferences attended Board members should notify the LPB Clerk to record and update the training log.

(iv) Compliance with the Pension Regulator Code of Practice – The Chair informed the Board she added this to the agenda as a reminder of the need to review whether the Scheme Manager is following the code of practice.

6. Local Pension Partnership Update

Mr Crowhurst, Chief Customer Officer, LPPA presented his report and highlighted the following key issues:

(i) Remedy Update – significant progress has been made since the last LPB meeting in June with the issue of Immediate Choice - Remediable Service Statements (IC-RSS). However, this has slowed down slightly as the focus has moved to fixing the payment issues but Mr Crowhurst is aware that LPPA has to provide a timeline in which to issue the remaining statements.

Remedy payments for members who elected for a change in benefits, although originally due to commence in July, will now commence in September. He added that the LPPA had made good progress on the UPM payment system, and it is expected that payment will be made in the September pay roll for about 10 per cent of members that had returned their form and the percentage would increase in October and November. Mr Crowhurst assured the Board that LPPA will contact members individually if payment will not be made by November, and that they will update the Scheme Manager and the Fire Brigade Union in this case.

Mr Crowhurst alerted the Board that about 500 members issued with IC-RSSs had not returned them although they have up to a year after issue to make an election. However, if they fail to make an election within the year then it would be a Scheme Manager decision as to whether they can subsequently do so. In response to a question from the Chair, Mr Crowhurst confirmed that work was in progress on communications to be sent out to members coming close to the one-year deadline.

There followed discussion and Mr. Crowhurst confirmed that all enquiries received by the Scheme Manager with regards IC-RSS can be passed across to LPPA to respond. He agreed that his team would consider producing a frequently asked questions (FAQ) document to assist members with understanding the statements and what they need to do next.

(ii) Communications – Discussion also focused on how to effectively reach members who are already retired. The Chair agreed that the LPPA and the Brigade would need to use as many channels as possible to ensure they could be reached. The Chair said she would contact Local Government Association to see if it is aware of these difficulties and have communication that the Fire Brigade could use.

The Chair then sought clarification on the plans in place for those members that have not been sent their annual benefit statements (ABS). In response, Mr Crowhurst confirmed that LPPA had informed members why they have not received a statement and will continue to track progress made on the remaining statements.

The Director for Corporate Services then sought clarification about the timeline for the implementation of the calculator and for the dissemination of information to members thinking of retiring and have sought an estimate of payment entitlement. Mr Crowhurst noted that the Chair had written directly to Civica, the software provider, seeking an update about the calculator and Civica has indicated a delivery date of end of December. Although this is a positive response from Civica, LPPA is trying to clarify with them what this will include. The current position by LPPA to only provide an estimate if a member plans to retire within six months would be reviewed at the end of November when most of the IC-RSS would have been issued. The Board agreed that it was important that members are able to estimate their entitlement well in advance of their retirement.

The Chair thanked Mr Crowhurst for the update report and congratulated the LPPA on their recent communications award.

The Board noted the report.

7. LPB-083 Firefighters' Local Pension Board - Provision of Information

The interim Head of HR Operations and Systems introduced the report by highlighting the key points as set out in the report. This included that 89 per cent of the operational workforce are in the 2015 firefighters pension scheme. Of the 11 per cent not in the scheme, 15 per cent are of the ethnicity group and 15 per cent are female – both of these rates are higher

than the respective percentages making up London Fire Brigade staff. The main reasons for employees opting out of the scheme remain the same, mainly the cost and other financial commitments.

There followed discussion on how best to promote the benefits of the scheme to ensure that potential members are making an informed choice when opting-out. The interim Head of HR Operations and Systems informed the Board that work is in progress by new pension team and the Pensions Manager to improve take up of the scheme and to provide more information on the benefits of joining the scheme. The Pensions Manager added that there is a strategy in place for the auto-enrolment process due to commence in November which, he was confident, would result in better uptake by those not in the scheme. He agreed to work with the Fire Brigade representatives to ensure that all benefits of the scheme would be covered. The Chair heard that the pensions team and the Fire Brigade Union do have an input into the induction process for new joiners.

The Chair confirmed that she had seen the work done on the auto-enrolment letters to be sent and she thanked everyone for the useful discussion.

The Local Pension Board noted the report.

8. LPB-084 Firefighters' Local Pension Board - Update Report

The Finance and Administration Manager presented the report highlighting the following key issues:

Legal issues

(i) Payment has been made for some of the hurt feeling claims. The London Fire Brigade does not make the payment which is made by a third-party provider. Jon Lambe, FBU representative, added that all enquiries relating to hurt feelings claim should be directed to FBU officials.

(ii) The Pension Ombudsman's determination on payment of death grant has come through and sets out key lessons for pension providers when distributing death grants.

(iii) There have been several employment tribunal claims largely to do with claimants not being able to aggregate pensionable service accrued as a retained fire fighter with pensionable service accrued as a whole-time fire fighter. Further updates will be provided as the cases progress.

Pension issues

(i) The Finance and Administration Manager assured the Board that officers have met the HMRC team deadline for various tax returns.

The Chair thanked the Finance and Administration Manager for the useful report.

The Local Pension Board noted the report.

9. Communications and Member Engagement

Following discussion, the Board agreed that it was important to have in place a communications and engagement strategy. This would help the Brigade map out the various communications required for pension members and instil confidence in members about work being undertaken by the Scheme Manager and Administrator.

The Board then noted the report by the Head of Internal Communications which set out the objectives of a pensions communication strategy. These included, amongst other things, clarity for pension scheme members on where to find routine information and advice in relation to their pension; signposting to pensions provider information.

10. Risk Management

The Chair noted that the risk management report is presented to the Board biannually. However, to ensure that the Local Pension Board members, as owners of the risks, understand and are fully engaged with them it had been agreed that a risk workshop be set up. As such, the Chair asked that the workshop be set up before the next meeting of the Board in December.

It was agreed that the Finance and Administration Manager and the interim Head of HR Operations and Systems would work together to set up the workshop.

11. Forward Look

The Board noted the following items listed under 'forward look':

(i) Business as usual pensions – This will continue to be monitored by both the Scheme Manager and Administrator.

(ii) Dashboards – The Chief Customer Officer, LPPA confirmed that there had been a delay to the connection date of the pension dashboard but it should not impact on the pension members. He added that communications on the matter would be released later in the day after which he would be able to provide further update to the Board.

(iii) Communications and Engagement Strategy – A working group will be set up to work on understanding the issues for members.

(iv) Auto-enrolment – The Board noted that the process is underway, and there has been a huge improvement on the accompanying communications.

The interim Head of HR Operations and Systems then spoke of the positive impact having a Pensions Manager has made to the pension service provided by the Scheme Manager. The focus is now customer orientated with the Scheme Manager working effectively with the Scheme Administrator and the representative bodies. He added that the role of the Pensions Manager would add to and enable the Pensions Board carry out its work effectively. The Chair agreed that the creation of the Pensions Manager role was critical to the Board's work, and she considered that both the Scheme Manager and Administrator were in a good place overall.

12. Breaches of the Law

The Chair informed the Board this would be a standing item on the agenda as the Board ought to be aware of any breaches and whether they should be reported to the Pension Regulator (TPR).

The Board noted that the Scheme Manager was in breach of the law as it failed to meet the statutory deadline of 3 August 2025 in which to issue all members with their annual benefit statements (ABS). Discussion then focused on what benchmark to follow in deciding whether the breach is material and must be reported to TPR. It was agreed that having in place a breach of law policy would be helpful, and it was agreed that the legal representative and the Finance Administrator would work together to complete the policy.

The Pensions Manager also noted that the failure to issue all Remedial Service Statements (RSS) within the agreed timeframes may constitute a material breach.

[Post-meeting: The Pension Manager made a formal submission of the RSS breach to the TPR and reported this to Board via email on 23 September with a copy of the report. Progress on the issue of the outstanding ABSs is being monitored to inform the decision regarding materiality of the ABS breach.]

13. Any Other Business

Gareth Beeton, FBU representative, sought clarification on the communications in place for members in the 1992 pension scheme who want to buy back strike days. In response, the Head of HR Operations & Systems confirmed that work is in progress to produce the relevant communication and comments would be sought from the Head of Internal Communications and the Fire Brigade Union.

14. Date of Next Meeting

The next meeting of the Board was scheduled for Thursday, 11 December 2025.

Ozu Okere, Governance Manager
Clerk to Local Pension Board