LONDON FIRE BRIGADE

MINUTES

LOCAL PENSION BOARD

DATE	Wednesday, 16 September 2026	TIME	10.00 am
VENUE	G-04 - Ground Floor, 169 Union Street, London SE1 0LL		

Minutes of the proceedings of the meeting of Local Pension Board held G-04 - Ground Floor, 169 Union Street, London SE1 0LL on Wednesday, 16 September 2026

Present:
Virginia Burke, Independent Chair
Employer Representatives - Nick Davis and Kevin McKenzie
Employee Representatives - Gareth Beeton (FBU) and David Shek (FBU)

In Attendance:
Mostaque Ahmed, Director for Corporate Services
Catharine Gregory, Assistant Director Finance
Scott Makrael, Client Relationship Manager
Jonathan Hurford-Potter, Pension 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; Ben King and Alan Taylor.

Employee representatives – Adam Shaw and Karl Smith

2. Declarations of Interest

There were no declarations of interest.

3. Minutes and Actions arising

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

11 June 2026
(2) Compliance with Pensions Regulator Code:
The Pensions Analyst to arrange a meeting to discuss the draft report, inviting appropriate representatives for each area covered by the Code: **KEEP OPEN:** Chair liaising with Kat Pilarska who would send out invites, in October.

(3a) LPPA Update:
The Communications and Engagement Working Group to consider the use of simpler terms in the information sent to members to combat feedback that members do not understand their retirement options on receipt of their statements: **KEEP OPEN:** Jonathan Hurford-Potter said he would, at the end of the month, provide guidance which would help members interpret/understand their annual benefits statement (ABS). He confirmed that this would be done via Hotwire in the pension area. He also suggested adding a video which would show steps to be taken on receipt of the ABS. Nick Davis, Employer representative, added that based on feedback received from pension members, online sessions were much preferred than information set out on Hotwire.

(4) Breaches of the Law:
(a) Scheme Manager to update the formal breach report to the Pension Regulator on Immediate Choice Remediable Service Statements (ICRSS) – **Re-OPEN:** Pension Manager confirmed that the action be reopened because all ICRSSs have not been issued.

(b) Scheme Manager to update on the informal breach report on the Annual Benefit Statements (ABS) but consider first if it is a material breach – **CLOSE:** The matter to be dealt with under item 7 (London Fire Brigade Pension Team Update) of the agenda

(c) Pension Manager to work with LPPA to consider data that would be useful to have, to enable the Scheme Manager to monitor late payments – **KEEP OPEN:** Scott Mackrael, LPPA confirmed that it would depend at what point the data is being picked up. It was agreed that there was a need to understand why late payments were happening and how to resolve it. Following discussion, it was agreed to review a particular case to understand the gap and how to improve the system.

ACTION - Scott Mackrael and Jonathan Huford-Potter to feedback to LPB meeting in December on the overview of a case that would have been considered.

ACTION – Communications and Engagement Working Group to consider producing graphics showing steps members should take on receipt of their ABS.

(5) Overpayment Policy – That the Pension Manager meets with the Assistant Director, Finance to set up parameters for a repayment plan. **CLOSE:** Catharine Gregory confirmed she had fed back to Andrew Cross. Jonathan Huford-Potter confirmed that the changes are now with Andrew Cross who would make the necessary changes to the policy.

(7) Communications and Engagement Working Group - (b) to provide update on ongoing work on communications to protect protective characteristics – **KEEP OPEN:** The Chair informed the Board that she had a good meeting about this last week and that it was discussed at the Commissioner's Board. The Group is in the process of getting data that would enable it to move forward effectively.

Pre – meeting 10/2/26
Conduct a Board Effectiveness Review – **Re-OPEN**: Muted response received and Clerk to resend the forms.

12 June 2025
(i) Civica Update
The Chair to write to LPPA about concerns with the delay in implementing the online pensions calculator (online modelling tool) and to send a copy to the Scheme Advisory Board

(SAB) – Scott Mackrael informed the Board that the calculator was pulled after only being implemented for 18 days because of the SCAPE discount rate changes. Updates have now been completed but waiting for retesting to happen in September. Only when this is finalised will a delivery date, on when the calculator will go live, be announced.

The Chair queried whether the revised calculator would address issues raised by the Scheme Advisory Board (SAB) in a statement released on 15 July 2026 about the pension calculator functionality.

ACTION – LPPA as Scheme Administrator to address question of compliance with the SAB statement.

12 March 2025
(i) Retained Firefighters – Communication to be sent to all firefighters to self-identify if they are retained firefighters. **CLOSE:** Will be dealt with under item 7 (London Fire Brigade Pension Team Update) of the agenda.

4. Governance

(i) Membership – Gareth Beeton, Employee representative, informed the Board that the Fire Brigade Union are seeking a change to their membership of the Board. As such, Gareth Cook would be replaced by Vikki Shaw. The Board agreed the change and the Clerk would send the appropriate paperwork to the Director for Corporate Services for approval. The Chair asked that an appointment be made for a 1-2-1 with Vikki Shaw.

ACTION – Ozu Okere to arrange a 1-2-1 meeting with the Chair and Vikki Shaw.

(iii) Training Update – The Chair provided information on the following training sessions available for members and urged LPB members to undertake online training:

- 22-23 September Virtual Board member update training for new and existing members,
- 6-7 October – Firefighters' Pensions Conference AGM. The Pension Manager would send members the relevant information.
- The Chair informed the Board that the Local Government Association had produced a template training strategy. She sought clarification on whether the Scheme Manager would consider adopting this ready-made strategy. In response, the Director for Corporate Services said it would be useful to see how it could be adopted.

ACTION – The Chair to send the LGA template training strategy to the Director for Corporate Services.

5. Chair's Update

The Chair provided the following update:

- A quick response was received from the Chair of the Scheme Advisory Board following the letter written about the timing of SCAPE and its impact on members of the London Fire Brigade. The SAB Chair has in turn written to the government about the issue expressing their concerns.
- She met regularly with Jonathan Huford-Potter, the LFB Pension Manager, which has proved useful to discuss various issues and how to make improvements.
- She has attended the Firefighters Local Pension Board Chairs forum which is well attended and is a useful forum to see what other schemes are experiencing.

- She is currently working with Kat Pilarska, Finance Pensions Analyst, to progress the board effectiveness review and questionnaires have now been sent out. The plan is to do a 1-2-1 on the back of the result.
- She joined some sessions of the Communications and Engagement Working Group meetings.
- She will join the webinar scheduled for tomorrow,17 September, on the Firefighters' Pension Scheme information session which she will be speaking on. She informed the Board that this will be recorded for those unable to attend on the day.

6. Local Pension Partnership Update

Mr Mackrael Client Relationship Manager, LPPA presented the report highlighting the following:
Annual Benefits Statement (ABS) – Updated the ABS figures which now show an outstanding number of active and deferred ABS as 68 active and 28 deferred. The aim is to issue more by the end of the month which will reduce the figures even further. The biggest factor on the delay has been dealing with the SCAPE discount rate changes and its impact on the production of the ABSs.

In response to a question from the Director for Corporate Services, he confirmed that the overall performance rate of 95 per cent for completion of ABS compares favourably with other fire rescue services. The Chair noted that this figure did not meet the statutory target of 100 per cent so the Scheme Manager might have to report it as a material breach to the regulator. In response, Mr Mackrael confirmed that the LPPA always works towards achieving the 100 per cent, and that there is a lower materiality if 95 per cent is achieved but he recognised that the Scheme Manager would consider other things as to whether individual ABS that have not been issued are a material breach. He confirmed that the LPPA was already looking internally on how to report to help the Scheme Manager assess materiality of breaches. However, in the meantime LPPA would share regularly a list of those members who have not received their ABS.

Immediate Choice Remediable Service Statements (ICRSS) – The Director for Corporate Services sought confirmation that the information provided to the Pensions Regulator that all ICRSS would be completed by 31 December 2026 was realistic. Mr Mackrael confirmed that LPPA was working towards that deadline with a focus on members with contingent decisions.

In response to a question from the Chair on what action LPPA had taken to make sure members were kept informed when they have raised issues, Mr Mackrael confirmed that this was standard operating procedure for the team and heavily reinforced by the LPPA Member Services Lead for Fire. So, members should now notice an improvement in the communication coming out to them. He assured the Board that updates were made at various points.

The Chair then thanked Mr Mackrael for the report and all the work LPPA had undertaken to progress matters.

The Local Pension Board noted the report.

7. LPB-095 London Fire Brigade Pension Team Update

The Pension Manager presented the report and provided the following information:

Contingent decision claims – There is now a process in place for dealing with them although they are complex and time consuming. In response to a query on the lack of progress on contingent decision claims, the Pension Manager confirmed that the legislation for the method of restoration only happened in May 2026 and the decision is to prioritise urgent cases. In response to a question on what the Board could do to speed up urgent cases, Mr Mackrael assured the Board that LPPA already prioritises the urgent cases but most of the work has to be done manually with limited technical resources.

The Pension Manager spoke on an action from the LPB meeting June which tasked him to write to members who had left the service/resigned during remedy and had opted out of the pension scheme prior to the leaving. Some of them would have entitlement to seek a contingent decision because the reason they opted out prior to remedy was because of the change to the pension scheme. They then resigned but would not have been picked up as part of the LPPA process which would have given them the opportunity to be put back into the scheme. As such they would not have received a letter. He confirmed that he had now written to this cohort of people attaching a contingent decision claim and inviting them to submit a claim if they believe they have one. The Pension Manager added that for various reasons he was not expecting a lot of responses back, but the Board should be aware of the possibility that this would be another set of remedy contingent decision claims to be dealt with.

Internal Dispute Resolution Procedure (IDRP) – All cases received have been triaged but more work needs to be done on improving the IDRP process. The updated IDRP guidance remains outstanding but would be done by the next LPB meeting in December.

Breach report on Annual Benefits Statement (ABS) – As only 95 per cent of the ABS were issued at the deadline of 31 August 2026, a breach report should be sent to the Pension Regulator. The Director for Corporate Services added that last year the Brigade had reported the breach informally and was in a similar position to do the same this year. The Chair agreed that if the breach was not considered material, then it could be reported informally.

Matthews Case – Great progress made on these cases. The Brigade is managing four Government Actuary's Department (GAD) calculated cases out of the 34 received as set out in the report. The others are with another Fire Rescue Authority with one other still being reviewed by the LFB. As such, the Brigade is in a good place to meet the 31 March 2027 deadline.

Retained Firefighters – All claims received about claimants not being able to aggregate pensionable service accrued as a retained fire fighter with service accrued as a whole-time firefighter have been stayed by the Employment Tribunals at the request of the Secretary State.

The Local Pension Board then noted the report.

8. LPB-096 Firefighters' Pensions Scheme Risk Plan

The Assistant Director, Finance presented the report and highlighted the following updates following on from the June meeting:

R8 (LPPA pension administration system) – Control reviews had resulted in reduction from red to amber as result of inherent risk score from 16 to 12. There followed discussion as to whether this could be reduced further, and the following actions were agreed:

ACTIONS

- **Catharine Gregory to set up a risk working group meeting on R6, R7 and R8.**
- **Catharine Gregory to consider changing risk scores to 5x5 matrix to match the LFB corporate risk register.**
- **Kat Pilarska to set up call with LPPA employer engagement team.**

R26 (HR/Finance I-Trent migration) – This has been re-scored following the successful implementation of I-Trent and has been reduced to 8 (amber).

R34 SCAPE (superannuation contributions adjusted for past experience) Rates – This is a new red risk which should see the RAG rating come down with the implementation of the revised calculator.

R21 (Cybersecurity) – remains at 16.

R24 (Data quality) and R25 (regulatory and compliance) are linked – Both risks remain red with ongoing work to undertake further deep dives to understand the process re: errors on data. There was ongoing discussion with LPPA on how this would work and an update will be brought back to the Board.

It was noted that the incident referred to regarding the monthly payroll file under R24 (Data Quality) affected the LGPS and not the Firefighters' Pension Scheme.

The Chair suggested that internal controls need to be reviewed and the Assistant Director, Finance agreed to consider the LFB's internal control and how it should be reviewed.

The Chair welcomed the good discussion on the risk register, and the Local Pension Board noted the report.

9. Communications and Member Engagement

The Pension Manager provided the following update:

- A Q&A session for members of the pension scheme has been scheduled for 17 September and a reminder would be posted today on Hotwire.
- The sub-working group met to pursue most actions
- Strike days have now been completed.

10. Breaches of the Law

Immediate Choice Remediable Service Statement (ICRSS) – The Chair informed the Board that the Pension Regulator had been notified of the extension of the target date to 31 December 2026.

Annual Benefit Statements (ABS) – The Chair requested the Scheme Manager to consider whether there had been a material breach, and if not only an informal update to the Pension Regulator was required.

11. Forward Look

The Pension Board noted the contents of the Forward Look.

12. Any Other Business

The Chair urged members to complete the board effectiveness review form. The Clerk will resend the forms.

13. Date of Next Meeting

The next meeting of the Board was scheduled for 03 December 2026.

Ozu Okere, Governance Manager
Clerk to Local Pension Board