



NOTTINGHAMSHIRE
Fire & Rescue Service
Creating Safer Communities

Local Firefighters Pension Board

Friday 26 September 2025

13:00

Joint Headquarters

Attendees:

Board Members:

Leila Berry – Employer Representative (LB)
Nick Hardy (FBU) – Employee Representative (NH)
Cllr Andrew Rule – Employer Representative (AR)
AM Andy Macey – Employee Representative (AM)
Mark Stilwell (MS) – Employee Representative (MS)

Board Advisers

Bev Bull – Scheme Manager (BB)
Helen Scargill – Scheme Administrator (HS)
Colin Sharpe – Pension Advisor (CS)

Agenda Item	Commentary	Outcome	Decision log. Action . . .	
			By Whom	By When
1	Declarations of Potential Conflicts of Interest			
	Nil.			
2	Apologies for absence			
	Stephen Tucker			

Agenda Item	Commentary	Outcome	Decision log. Action . . .	
			By Whom	By When
3	Confirmation of Minutes 20 June 2025			
	The minutes were accepted as a true record.			
4	Current Issues			
	Summary: Sargeant / McCloud: National regulations for both took effect from 1 October 2023, with an intended 18-month implementation period. The Home Office recently consulted on proposed amendments to the Matthews remedy. One key proposal was extending the closure date for the 2023 Options exercise from 31 March 2025 to 31 March 2026. The Home Office are currently reviewing the consultation responses before publishing the government's formal response however, they have confirmed it is the Home Office's intention to extend the deadline for the 2023 Options exercise. The focus remains firmly on delivering both remedy and second options. There have been and continue to be numerous complexities requiring national resolutions, these have included issues around taxation, the interplay of schemes, developments in the scope of eligibility, pensions software development and calculator tools. A number of the roles involved in supporting the pensions board and the wider pensions remedy work have recently been or are being vacated. A new Payroll and Pensions Manager has commenced in post, recruitment has been completed for a new HR Manager, a new arrangement for the shared Regional Pension Expert support has been agreed, and interim arrangements have been made for the Scheme Manager role, whilst the permanent recruitment process is underway to the Head of Finance and Treasurer role which includes the			

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	delegated Scheme Manager role. Transitional Protection for FFPS 2015 Claims – McCloud: As previously reported to the Pension Board there have been two breaches in pension regulation reported to the Pension Regulator. Both breaches were reported by both WYPF and the Scheme Manager. The first breach was for not issuing the 2024 ABS by 31 August 2024 and the second breach was for not issuing the RSS by 31 March 2025. The reason for both delays was due to software updates from Civica, the software supplier. The software updates were received later than anticipated and required extensive testing, resulting in issues that then required fixes delaying the completion of the ABS-RSS's. In the breach reports regarding not providing RSS, WYPF had said they expected to issue active RSS, along with the 2023/24 Annual Benefit Statements (ABS) to members by 30 June 2025. They did achieve this for 437 members; however, 116 active members did not receive their ABS-RSS 2024 by 30 June 2025. WYPF updated the Pension Regulator on the 8 August 2025. At that time 70 active members had not received ABS-RSS 2024, this has reduced to 27 at the end August. MS asked whether the Pension Board should report the breach and whether there was any risk. HS advised that there was not. At the previous meeting, the Pension Board were verbally updated of two IDRPs cases that had just been received. The IDRPs cases were received via the FBU on behalf of member in relation to not receiving the RSS by the statutory deadline 31 March 2025. One IDRPs was received on behalf of 159 active and deferred members, and one IDRPs was received on behalf of one pensioner. In relation to IDRPs from the 159 active and deferred members, eleven names were duplicated and 3 were found not to be NFRS employees, reducing the number of IDRPs cases to 145.	BB to complete an assessment on the breach for the next meeting for consideration by all.	BB	

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	Matthews & O'Brien case – Modified Scheme: Special members were introduced to the 2006 Firefighters' Pension Scheme in 2014 following Matthews court case which ruled that on-call firefighters employed between 1 July 2000 and 4 April 2006 should be allowed to retrospectively join the 2006 scheme. In summary the Service has sent letters to 593 current and former personnel thought to be in scope. At the time of writing this report (Mid Sept): • 335 have returned 'Yes' Expression of Interest • Eleven have returned 'No' Expression of Interest • 82 have not returned an Expression of Interest (the six-month deadline has now passed) • 163 are pending a returned Expression of Interest. • 2 identified as out of scope. MS asked, with the regard to the 82 who have not returned an expression of interest, are they going to be contacted again? BB advised that comms would be going out regarding this. HS suggested that when the next comms go out, could a link to the 'Moneybox' podcast be included as that explains what the Matthews remedy is. MS asked if the names of those individuals could be shared with FBU? However there would be issues with this due to GDPR. MS asked if a member receives their contributions back from 2006 would, when they retire, they have to pay this back. BB advised that they need to pay the difference back. Of the 335 'Yes Expression of Interests' • 101 statements have been issued, of which 40 have returned option election forms, which have then been sent to WYPF, 5 has been processed. • A further 80 calculations are in progress.	BB to add the link to the Radio 4 Moneybox podcast to future comms. More legal advice to be sought with regards to the sharing of names and GDPR	BB BB	

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5	Risk Register			
	BB updated the risk register. The high risks on the register remain high. All changes are highlighted in the register distributed prior to the meeting. MS asked whether NFRS are going to identify those eligible for contingent decisions. BB advised that this is in scope and those identified will be contacted (approximately 25 people).			
6	LGA Firefighter Pension Scheme Bulletin 96			
	Circulated prior to the meeting for information.			
7	Report from Administrators September 2025			
	HS gave an update on the report.			
8	Pension Ombudsman Determination CAS-76722-Z3Z9, Cheshire Fire and Rescue Service Vs Mr T			
	Mr T's complaint was that he was not afforded the opportunity to transfer his wholetime service into the new modified firefighters pension scheme 2006. He has inferred that this act was discriminatory due to his previous service as a retained FF. His complaint was upheld.			

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	All agreed that they should have been offered the opportunity to transfer to the 2006 modified scheme. There are staff within NFRS that this would apply to and who should have been offered the option to join the modified 2006 scheme.	BB to look further into this issue and take any necessary action	BB	

Pension Board Meeting Actions (as at 29 Sept 2025)

	SMF Discussion Date	Subject	Commentary	Due Date	By Whom	Comp	Over due	Comment
44	09/10/2020	Administration Strategy	BS to bring a revised Administration Strategy to next meeting.	22/03/2021	BS			Awaiting template to be released by LGA – Ongoing
57	31/10/2022	Matters Arising	BS is trying to align meetings with		BS	Nov 22		

	SMF Discussion Date	Subject	Commentary	Due Date	By Whom	Comp	Over due	Comment
			the Policy and Strategy Committee.					
58	31/10/2022	Matters Arising	MS to provide details to HS of the scheme member affected – HS to investigate		BS / HS	Nov 22		
59	31/10/2022	Matters Arising	Acknowledgement of the Matthews letters is now taking place.		BS	Nov 22		All letters are being acknowledged
60	31/10/2022	Matters Arising	BS to send out TNA to members		BS	Nov 22		All to complete the TNA
61	31/10/2022	Matters Arising	BS to gather names of those who attended the Pensions Conference		BS	Nov 22		MSh attended the conference.
62	31/10/2022	Pension Update Report to Policy and Strategy	BS to discuss whether anything may be prohibitive regarding the Joint Pension Board with HS		BS / HS			BS to set up a meeting with the three boards in order to progress the Joint Board
63	31/10/2022	Pension Update Report to Policy and Strategy	BS / HR to revise the Abatement Policy		BS / HR	Jan 23		Agenda item – 17 March 2023
64	31/10/2022	Risk Register	All to discuss the risk register in more detail at the next meeting	Next Meeting	All	17/3/23		Agenda item – 17 March 2023
65	17/03/2023	Current Issues	BS to add information on this settlement to the intranet		BS	July 23		
66	17/03/2023	Current Issues	BS to check that staff affected by Matthews / O'Brien will be contacted when legislation is released		BS			
66	17/03/2023	Any Other Business – Pension Valuations	SC to look into this issue and advise BS of the local comms that should be distributed.		SC			
67	27/10/2023	Local Firefighter Pension Annual Report	MS to be copied into letters being sent to in scope personnel		NL			
68	17/04/2024	Current Issues	BB to send further details of training sessions to board members once they are known		BB	May 24		Attached to minutes

	SMF Discussion Date	Subject	Commentary	Due Date	By Whom	Comp	Over due	Comment
69	17/04/2024	Current Issues	HS to send details of ill health personnel to NL		HS			
70	17/04/2024	Risk Register	BB to add details to the risk register		BB			
71	17/04/2024	Report from Administrators	All to ensure FF's are aware of these online pre-retirement sessions		All			
72	16/07/2024	Current Issues	SC to draft a letter explaining the benefit of the training		SC			
73	17/12/2024	Current Issues	BB to establish whether the contact details MS holds can be used – check with GDPR		BB			
74	17/12/2024	Risk Register	BB / MS to further discuss internal processes when an employee hands in their notice to retire outside the meeting		BB / MS			
75	20/06/2025	Report from Administrators	HS to send details of those members with data missing to Jackie Haughton		HS			
76	26/09/2025	Current Issues	BB to complete an assessment on the breach for the next meeting for consideration by all		BB			
77	26/09/2025	Current Issues	BB to add the comms on the Matthews / O'Brien case to the 'Moneybox' podcast		BB			
78	26/09/2025	Current Issues	More legal advice to be sought on GDPR with regards to the sharing of names with FBU		BB			
79	26/09/2025	Current Issues	BB to add information regarding the BBC looking into delays to the letters		BB			
80	26/09/2025	Pension Ombudsman Determination CAS-76722-Z3Z9, Chesire Fire and Rescue Service Vs Mr T	BB to look further into the issue raised in the case with Mr T vs Cheshire FRS and take any necessary action for NFRS staff		BB			

Please see below for details of training available for Pension Board Members:

- Monday 17 June 2024 13:00 – 17:00 (MS Teams) *(Fully booked)*
- Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square) *(bookings live on [LGA events page](#))*
- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) *(4 spaces remaining)*

We aim to launch further dates for 2025 in May's bulletin.

Attendees will hear from a range of speakers including:

LGA – to provide an overview of the FPS scheme(s) and current pension related hot topics e.g. Matthews and McCloud

SAB (England) Chair – to give an introduction and overview of the work that SAB are involved in.

Fire LPB Effectiveness Committee Chair – to provide input on LPB effectiveness and what the committee have been working on.

The Pensions Regulator – to provide an update on the Administration and Governance survey and how the results relate to Fire, as well as covering the importance of the Public Sector Pensions toolkit and any current developments e.g. the General Code.

The Pensions Dashboard Programme (PDP)/ The Pensions Regulator (TPR) – to provide an update on the programme and requirements on scheme managers/to provide detail of the tools that scheme managers can use to help them prepare for dashboards e.g. checklists.

To book:

Please email bluelightpensions@local.gov.uk for the MS Teams sessions and the in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ can be booked on the [LGA Events](#) page.