

**Freedom of Information request:** Reference number FOI2025/00276

**Date of request:** 21st March

**Request:**

*Who is the current chair of the local Pension board for London Fire Brigade?  
Can you share a copy of the last minutes of the Local Pension Board for London?  
How many RSS remain unresolved for retired members of the London Fire Brigade?  
How many RSS for previously retired LFB members have been resolved (please do not include those that were rectified as they retired)?  
How many of the above number are those that took the maximum lump sum and paid tax on it?  
How many staff at the LPPA are currently working on retired LFB members RSS's?  
Are the LFB penalising their pension administrator (LPPA) for not meeting the RSS deadline of 31st March 2025?  
If so what are the financial penalties?  
As the local pension board act on behalf of the LFB Fire Commissioner what interventions has he made to rectify the current situation?  
When the current fire commissioner retires in July will his pension be fully rectified at that time?*

**Response:**

Please see our response set out below:

***Who is the current chair of the local Pension board for London Fire Brigade?***

Clair Alcock

***Can you share a copy of the last minutes of the Local Pension Board for London?***

Minutes of the LFC Local Pension Board (LPB) meeting of 12 December 2024 are attached. Some personal data has been removed under [section 40 of the FOIA –Personal Information](#).

***How many RSS remain unresolved for retired members of the London Fire Brigade?***

As at 31 March 2025 an Immediate Choice - Remedial Service Statement (RSS) is yet to be issued to 555 pensioner members. This can be for a number of reasons including problems with data, obtaining information from a previous employer, or where national guidance is still awaited.

***How many RSS for previously retired LFB members have been resolved (please do not include those that were rectified as they retired)?***

As at 31 March 2025 an Immediate Choice - Remedial Service Statement has been issued to 1,001 pensioner members.

***How many of the above number are those that took the maximum lump sum and paid tax on it?***

The London Fire Brigade (LFB) doesn't hold this information centrally.

***How many staff at the LPPA are currently working on retired LFB members RSS's?***

The Local Pensions Partnership Administration (LPPA) doesn't employ staff specifically to work on the LFB's RSSs, it is a shared service arrangement with resources covering a range of clients including LFB. However, it has strengthened its team to deal with the pensions remedy and the LFB is paying part

of the cost of this.

***Are the LFB penalising their pension administrator (LPPA) for not meeting the RSS deadline of 31st March 2025? If so what are the financial penalties?***

No, the LFB's arrangements with the LPPA are on a cost recovery shared service basis, rather than a commercial contract.

***As the local pension board act on behalf of the LFB Fire Commissioner what interventions has he made to rectify the current situation?***

The Commissioner has been an integral part of the pensions remedy, including writing to the government about the importance of providing clarity for the fire sector ahead of the legislation being enacted. In the early stages of remedy implementation from October 2023 he was particularly involved when those retiring experienced delays in having access to pension figures, and this led to a meeting with the LPPA Managing Director and also the Commissioner writing to impacted members. The Commissioner took an active role in the pensions remedy including attending an LPB on 24 April 2023 as well as hosting a pension briefing session with staff, and addressing questions at All Staff Briefings. The Director of Corporate Services, as the delegated Scheme Manager, has also been heavily involved in the implementation of the remedy, meeting regularly with the LPPA Managing Director, attending the Local Pension Board, and hosting pension briefings. The independent Chair of the Local Pensions Board (LPB) has also periodically attended the Commissioner's Board (last time on 12 February 2025) to directly update the Commissioner on key points from the LPB meetings including progress on the implementation of the remedy.

***Then the current fire commissioner retires in July will his pension be fully rectified at that time?*** Yes, the remedy regulations require that scheme members retiring from 1 October 2023 have remedy applied to their pension calculation. The Commissioner is currently an active member of the pension scheme, and he is one of the 90%+ members that have been provided with an Annual Benefit Statement – Remedial Service Statement which helps address some of the complexity in the retirement calculations.

We have dealt with your request under the Freedom of Information Act 2000. For more information about this process please see the guidance we publish about making a request on our website:

<https://www.london-fire.gov.uk/about-us/transparency/privacy/>

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MINUTES

**LOCAL PENSION BOARD**

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DATE	Thursday, 12 December 2024	TIME	10.00 am
VENUE	US2-15 Second Floor, 169 Union Street, London SE1 0LL		

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Minutes of the proceedings of the meeting of Local Pension Board held US2-15 Second Floor, 169 Union Street, London SE1 0LL on Thursday, 12 December 2024

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**Present:**

Clair Alcock, Independent Member  
Nick Davis, Deputy Assistant Commissioner, Learning and Professional Development  
Frazer Ferguson, DAC Learning and Professional Development  
Keeley Foster, Assistant Commissioner, Learning and Professional Development  
Jon Lambe, Regional Secretary, FBU  
Clive Robinson, Fire Officers' Association  
David Shek, Executive Committee member, FBU

**In Attendance:**

Mostaque Ahmed, Director for Corporate Services  
Adrian Bloomfield, Assistant Director, Finance  
Rory Murphy, Finance Administration Manager  
Yvette McEntee, Solicitor, Employment and Litigation  
Ozu Okere, Governance Manager

**1. Apologies**

Apologies for absence were received from Dan Kipling, Deputy Assistant Commissioner Learning and Professional Development (employer side); Tom Goodall, Assistant Commissioner, Programme Director (employer side); Pat Goulbourne, Assistant Commissioner, Operational Resilience and Control (employer side); Gareth Beeton, FBU (employee side); and Adam Shaw (FBU) (employee side).

**2. Declarations of Interest/ Breaches of the Law**

There were no declarations of interest or breaches of the law declared.

**3. Minutes and Actions arising**

The minutes of the meeting held on 13 September 2024 were approved.

The actions log was updated and noted.

**4. LPB-073 Amendment to Terms of Reference**

The Chair welcomed the report which sought the London Fire Commissioner approval to amend the terms of reference of the Local Pension Board to include Group Commanders as being eligible to be employer representatives on the Local Pension Board.

There was concern raised that this might lead to the exclusion of the more senior role of Deputy Assistant Commissioners joining the Board. In response, both the Assistant Director, Finance and Director for Corporate Services confirmed the change would offer more options to the Board and deal with the challenges of meeting the quorum when senior operational members are otherwise engaged and unable to attend LPB meetings. Furthermore, opening up membership to Group Commanders would potentially improve the diversity of the Board, and provide development opportunities for staff.

The Local Pension Board then agreed to support the proposal that the London Fire Commissioner approves the amended Terms of Reference of the Local Pension Board set out in Appendix 1 to the report (Item 4) to include Group Commanders as being eligible to be employer representatives on the Local Pension Board.

On a separate but related matter, Dave Shek (employee side) informed the Board that he would email the Clerk with the name of a new nominee for the vacant membership on the employee side.

## **5. Chair's Update**

The Chair provided the following updates:

### **Role as Chair of LFB Local Pension Board.**

Attended the Local Government Association (LGA) training day on 18 September with some members of the Board also present. She also attended the Annual General meeting the next day which she found to be a useful event. She received good feedback having spoken about her experience as an independent Chair of the LFB Local Pension Board. As such, she has been asked to share the agenda paperwork.

The LGA has also set up a Chairs forum which will meet quarterly. The aim is to set out good practice having seen how other Local Pension Boards operate. The Chair added that she had attended LFB pension drop-in sessions on immediate choice remedial service statements. Positive feedback was received that the sessions by the LFB and LPPA were well run. As part of her role, the Chair had also attended meetings of the Commissioner's Board to update the London Fire Commissioner, as Scheme Manager, on the work of the Board and feedback on LPB minutes. An action arising from Commissioner's Board was to run a session on the tax implications of the pension remedy. This had been well received and it had been good to hear from people as to their concerns.

The Chair, along with [REDACTED] the Pension Analyst, had also attended the Women in the Fire Service (WFS) Annual General Meeting and Development Day on 29 November. [REDACTED] received a range of questions about pensions which were not all related to pension remedy. [REDACTED] thanked the Pension Analyst for all the work put in to facilitate the session at the meeting. The Chair added that [REDACTED] would also be attending the International Women's Day on 7 March 2025.

### **Technical Areas – Remedy/Guidance/Legislation**

Immediate choice remediable service statements (IC RSS) – The Chair set out why IC RSSs were currently not being sent to pension members and have been highlighted as red cases in the LPPA report. Pensioners who retired before 30 October 2023 and took unauthorised payment are now due more lump sum payments which would also be unauthorised. His Majesty Revenue & Custom (HMRC) have stated that this had not been accounted for and issued guidance which was published at the end of September 2024. However, the guidance

is not easily understood, and the Home Office recognises concerns raised and is working with Pension Managers to rectify it. As such, it has not been possible to provide a methodology on the application of interest payments. The matter is being discussed and has been highlighted with His Majesty's Treasury (HMT).

Contingent Decisions – The policy intent for those who opted out the pension scheme during the remedy period of 1 April 2015- 31 March 2022, is that they would be treated as though they had not opted out. However, the primary legislation as written does not allow that to happen and instead puts them back into the 2006 scheme instead of the 1992 scheme which has closed. The Home Office, having sought King's Counsel, is now in discussion with HMT. The Chair noted that the LFB did not have a lot of contingent members and the Finance and Administration Manager confirmed that only a few requests have been received but that might be because people were not aware of it. There followed discussion and it was agreed that clarity was required, and communication would also need to be sent to members who have made a request. The Chair agreed to provide the wording for the communication.

Pension Savings Statements (PSS) – This is sent to members affected by the pensions remedy to help them understand whether they have an annual allowance tax charge, and pay the tax charge, if one applies, by completing an annual self-assessment with HMRC. If a PSS is needed for the 2023/24 tax year it would be sent only after the remediable PSS has gone out and on receipt a member would have three months in which to use the HMRC digital service. The issue is that members who should receive a PSS for 2023/24 and need to self-assess by January 2025 are unable to do so if they have not received the statement. HMRC has now issued guidance on how members can estimate whether they would have a tax charge so they can meet the January deadline. The problem is that whilst HMRC is prepared to accept an estimate it would charge interest if the person making the estimate is then found to have underestimated. The Chair agreed to draft a letter to the Scheme Advisory Board, on behalf of the London Fire Commissioner as Scheme Manager about this issue.

There followed discussion on the lack of clarity on how estimates should be calculated especially where members already have incorrect opening balances. Clarity also needed on whether time limit to access the HMRC self-assessment is three months or 12 months from receipt of the PSS. In response, the Director for Corporate Services informed the Board that the Brigade will hold a planned session on Remediable PSS on 17 December 2024 which should help clarify some of the concerns. He added that where an estimate has been provided within the three months deadline, on receipt of the accurate figure members would have 12 months in which to make any necessary amendments. The Chair added that she would check with LPPA on the information that goes out to members about the various time limits.

## **6. Remedy Update**

The following updates were provided:

London Fire Brigade Update: The Finance and Administration Manager informed the Board that collation of data has been the major problem with the work on pension remedy. This is due in part that LFB's outdated system which has resulted in manual collation of the data required. There are currently just under 1,000 of 5,000 individual data to be collated to meet the deadline for 31 March 2025. The Board heard that the bulk of outstanding data relates to deferred cases because priority was given to active members. In response to concerns raised, the Finance and Administration Manager confirmed that the Brigade was on target to meet the deadline for simple and straightforward cases. The Assistant Director, Finance

added that the complex cases were more problematic and although working through them they might not meet the deadlines.

Following further discussion, the Chair recognised that there were significant issues with data provision but that the Scheme Manager was working on it.

LPPA Update – Jo Darbyshire, Managing Director LPPA reported on the following:  
That with the odd exceptions, the majority of members retiring have been paid their pension on time.

(i) Immediate Choice Remediable Service Statement (IC RSS) – There are 1,642 LFB members in scope to receive an IC RSS. The priority cohorts include ill health members and those who have died. The first cohort includes 85 ill health retired members who are due to receive a statement of which 29 have been issued to date. The remainder will be worked upon once the system release due on 31 January 2025 is received.

(ii) Annual Benefit Statement (ABS) – Has been sent to over 85 per cent of active members eligible for receipt. The plan is to do another round at the end of January and March 2025 to complete for active members. On receipt of 70 per cent of the data for deferred members, then will send them their ABS.

(iii) Pension Saving Statement (PSS) – currently working on sending out PSS for those who have received and ABS.

The Chair asked for an estimate of the number of members who might not receive their PSS for the 2023/24 financial year and that communication to that effect be provided as well as clarification on the time limits to access the HMRC portal. The Managing Director, LPPA agreed to take this request to her team and confirmed communication will go out this week to active members who have not received their ABS.

The Director for Corporate Services stressed the importance of communication to members about PSS, ABS, contributions adjustment and tax to be paid. As such, the London Fire Commissioner is holding a Q&A session on 17 December and would provide fact sheets for clarity on these issues. The Assistant Director, Finance added that questions received from members by email have been captured and the LGA fact sheets will be used as basis for the answers. These will be revisited after the session on 17 December to see if they need to be added to the frequently asked question sheets.

(iv) Valuation – The Government Actuaries Department (GAD) have confirmed that there will be 2 data extracts required for the Valuation (1 December, 1 February). LPPA has submitted what it has to GAD but will need data from the Scheme Manager by the middle of January 2025 to meet the next deadline on 1 February 2025.

There followed discussion and members from the employee side sought clarity on the timelines, compound interest and better communication. The Chair also sought clarification on how the contribution fact sheet sent in March 2024 was communicated to members. Discussion then focused on how members can be supported following decision they make and provision of information to enable them to understand any tax charges. The Chair informed the Board that there are options available to mitigate issues, but the Scheme Manager cannot provide advice as this would be deemed financial advice. The Assistant Director Finance and Director for Corporate Services both agreed that the Brigade needed to do more on communication, would hold more interactive sessions in the new year; and the FAQ will cover the process and time scale for when contributions need to be paid. The

Brigade to contact other Fire Rescue Services to find out how they deal with members who have to make extra contribution to the scheme.

The Chair added that it was also important that the compensation mechanism for remedy be understood. She agreed to circulate information about it as this was currently work in progress for the Brigade.

The Local Pension Board noted the updates.

## **7. Local Pension Partnership Update**

This item was dealt with under item 6 (Remedy update).

## **8. LPB-074 Firefighters' Local Pension Board - Provision of Information**

The Finance and Administration Manager introduced the report by highlighting that 10 per cent of the total operational workforce of 4,823 were not in the pension scheme. In response to questions he informed the Board that 30 of the 496 female workforce and 18 out of the 736 ethnicity are not in the pension scheme. As such, working with the Equality Support Groups on how best to improve this and feedback received has been positive.

Discussion ensued on how the Brigade could provide better communication about the huge benefits of joining the pension scheme irrespective of the length of time staff plan to remain with the Brigade. The Chair also suggested that showing employers' contribution on individual pay slips might be helpful. The Finance and Administration Manager said the communication piece was being reviewed as well as how to improve the message for trainee firefighters. The Head of HR Operations added that part of her work would be to consider gaps in the communication about the pension benefits, review the data, and put more focus on those areas identified. Jo Darbyshire, Manager LPPA confirmed LPPA was also doing some work on this and would send the Scheme Manager the information.

The Local Pension Board noted the report.

## **9. LPB-075 Firefighters' Local Pension Board - Update Report**

The Finance Administration Manager presented the report highlighting the following:

Pension Dashboard – The connection date for the pension dashboard is now scheduled for October 2025 and set to go live in 2026. Noted that the data would need to be accurate to meet the October deadline. In response to a question, Jo Darbyshire Managing Director, LPPA confirmed that the provision of online calculators for pensions have been delayed because of ongoing remedy work but now working with Civica, LPPA's new pension administration system software suppliers, to have this completed so members could do their own calculations online.

Internal Dispute Resolution Procedure (IDRP) – The Chair noted that the Scheme Manager appeared to be managing IDRPs effectively and asked whether better communication could stop them arising. In response, the Assistant Director, Finance confirmed there had been a slight increase in IDRPs and that they arise because of decisions made by the Brigade.

The Local Pension Board noted the report.

## **10. LPB-076 Firefighter's Pension Scheme Risk Plan**

The Local Pension Board considered the firefighter's pension scheme risk plan noting the inclusion of an additional risk - R24 Failure in the collection and provision of remedy data to the administrator given the significant data challenges.

The Finance Administration Manager informed the Chair that the Risk Manager would make contact with her directly in the new year to discuss the pension scheme risk plan.

The Board noted the report.

## **11. Any Other Business**

(i) The Chair informed the Board of the current remedy consultation happening on employee contribution [Firefighters pensions: member contribution structure - GOV.UK](#).

(ii) Following discussion about the amount of work to be done around effective communication by the Scheme Manager on remedy, it was agreed that there ought to be a representative from the communications team on the Board. The Chair to invite a communications advisor to sit on the Pension Board.

## **12. Date of Next Meeting**

The next meeting of the Board was scheduled for Tuesday, 25 March 2025.

, Governance Manager  
**Clerk to Local Pension Board**