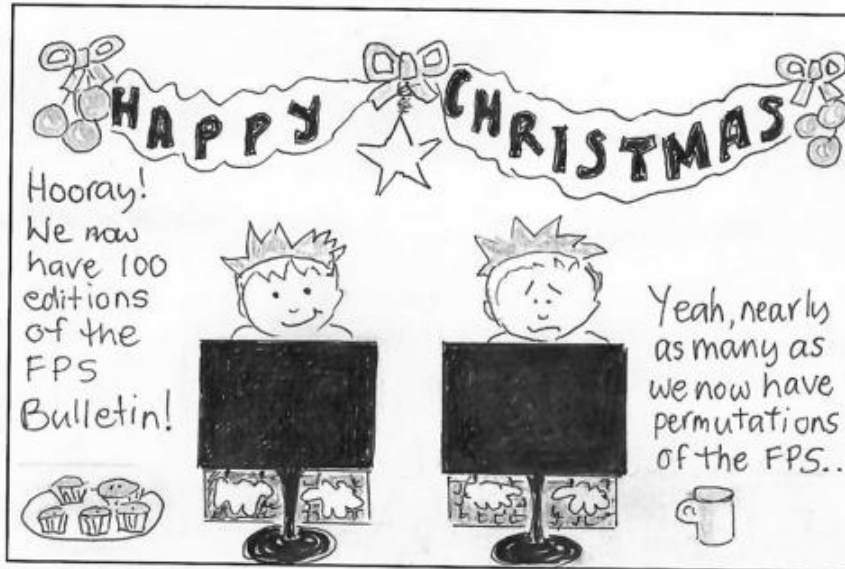


FPS Bulletin 100 – December 2025

100th Edition



Celebrating 100 Editions of the FPS Bulletin – A Heartfelt Thank You

As we mark the 100th edition of the Firefighters' Pensions Bulletin, we want to take a moment to reflect on the journey and express our sincere thanks to everyone who has contributed to its success.

The bulletin began as a vision to keep the sector informed, connected, and supported — and that vision was brought to life through the dedication of Clair Alcock and Claire Hey, whose early work laid the foundation for what the bulletin has become today.

We also extend our gratitude to former colleagues Elena Johnson and Sandra Sedgwick, who played a key role in shaping content and keeping the bulletin relevant and engaging during their time at the LGA.

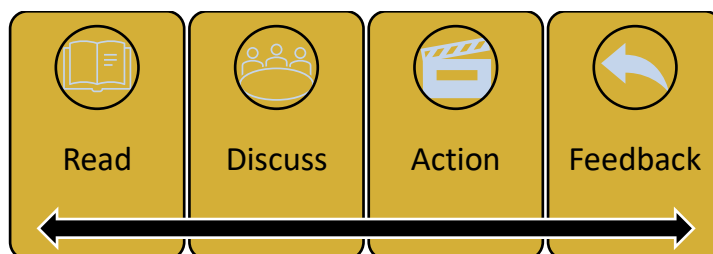
The ongoing delivery of the bulletin wouldn't be possible without the tireless efforts of our current team — Tara Atkins, Jill Swift and Suzanne Williams — who work diligently behind the scenes to ensure each edition is packed with useful insights and lands in inboxes on time, every month, without fail.

We're also incredibly grateful to our third-party contributors, including colleagues from GAD, whose expert input has enriched the bulletin over the years and helped us bring clarity to complex topics.

And finally, to you — our readers. Whether you're a scheme manager, administrator, or supporting the pension scheme in another capacity, thank you for taking time out of your day to read the bulletin and act on the information we share. Your engagement is what keeps this publication meaningful and relevant.

Here's to the next 100 editions! **Claire Johnson – Senior Pensions Adviser**

We would encourage you to read this bulletin, taking note of and carrying out any relevant actions. This may entail escalating items, alerting colleagues where necessary, and circulating and discussing this bulletin in other forums including but not limited to others within your FRAs i.e. HR or Finance colleagues, Local Pension Boards and third-party administrators/payroll providers.



If you are looking for information on a certain topic, issue and content indexes are held on the [main bulletin page](#) of the website and are updated following each new issue.

If you have any comments on this bulletin, suggested items for future issues, or a job you would like to advertise, please email bluelightpensions@local.gov.uk.

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A Message from the Founders of the FPS Bulletin - From Brewster to Matthews: A Century of Knowledge in 100 Editions

Writing this piece has been a delightful stroll down memory lane. It's hard to believe that eight years have passed since the very first Fire Pensions bulletin hit inboxes and how much has changed since then. Interviewing for the Asst Firefighters' Pensions Adviser role in April 2017, a regular bulletin was part of Claire Hey's vision for the future of Fire Pensions communications and resources. Back then, the idea was simple: create a single source of truth and knowledge for scheme managers navigating an increasingly complex landscape.

The first bulletin appeared in July/August 2017, a date that remains auspicious for Claire and me, as it falls between our birthdays (just one day, and five years apart!). At that time, I had spent two and a half years shaping the LGA Fire Pensions service from the ground up, supporting 47 scheme managers across England and Wales and establishing the Scheme Advisory Board. When Claire joined the team of one in June 2017, it marked a turning point: the start of turning an idea for a one stop shop of all things Firefighters' pensions related into a living breathing interactive resource library. It was also the start of a long-running (and now debunked) joke, that you must be called Clair/e to work in Fire pensions!

The topics in that inaugural edition? Brewster, Voluntary Scheme Pays, and the looming shadow of GDPR. Sargeant was barely a whisper in the employment tribunal courts, with the first hearing only just concluded in January 2017. Initially, we had planned to release the bulletin bi-monthly, as we were concerned there wouldn't be enough content to fill a monthly issue. How wrong we were! By January 2018, we had moved to monthly publication. Hot on the heels of the first bulletin came the Scheme Advisory Board website in October 2017, followed by the Regulations and Guidance website in February 2018, just after the second ET appeal. The third website in the trilogy, the members website came later in 2021; just in time for implementation of the now established Sargeant and McCloud remedy! During COVID, we introduced coffee mornings, the conversational counterpart to the written word, keeping the community connected when it mattered most.

Particular highlights for Claire during the bulletin's history were the take-over issue in July 2019 and the regular Christmas illustrations from our dear friend and honorary colleague, Eunice Heaney.

Fast forward to today: the bulletin's topic index now spans 186 pages, chronicling everything from legislative changes to landmark cases. There have been changes in format and style along the way, but at its core the bulletin has remained what it was always intended to be - a friendly and accessible source of information and knowledge, to keep the sector up to date with scheme developments and the wider pensions landscape.

Looking back, it's clear the bulletin has become more than a publication; it's the heart of Fire Pensions knowledge. Without a central LGA Fire Pensions team and this evolving knowledge system, navigating challenges like COVID, Sargeant & McCloud, and Matthews would have been infinitely harder.

Here's to 100 editions, and to the next chapter in building a stronger, smarter Firefighters' pensions community.

Clair Alcock – Local Government Association | Head of Pensions
Claire Hey - Calculations Support Lead | Heywood

How has the bulletin developed over 100 editions

When the first bulletin was published in July/August 2017, it was a simple idea: share key information with the fire pensions sector. Initially bi-monthly for the first three editions, it quickly evolved into a monthly publication—becoming an essential resource for scheme managers, administrators, and Local Pension Boards.

Over time, the bulletin has grown in both size and scope, reflecting the breadth of work carried out by the Firefighters' Pensions team to support the sector. Across 100 editions, the average length has been 13.5 pages, with the largest issue reaching 30 pages in September 2023—unsurprisingly, when both the Matthews second options exercise and age discrimination remedy legislation came into force. The smallest was just 5 pages, an interim bulletin in April 2020.

To keep the bulletin practical and action-focused, we've refined the template and, in the last two years, introduced dedicated action sections and summaries to highlight time-sensitive priorities.

The information below illustrates the number of articles that the team have covered in each topic area:

Age discrimination and transitional protections remedy – 330 articles

Guidance for practitioners – 264 articles

Tax – 205 articles

Scheme Managers – 203 articles

Consultations and requests for input – 185 articles

Training and Events – 177 articles

Special Members – FPS 2006 – 146 articles

Pensions Dashboards – 144 articles

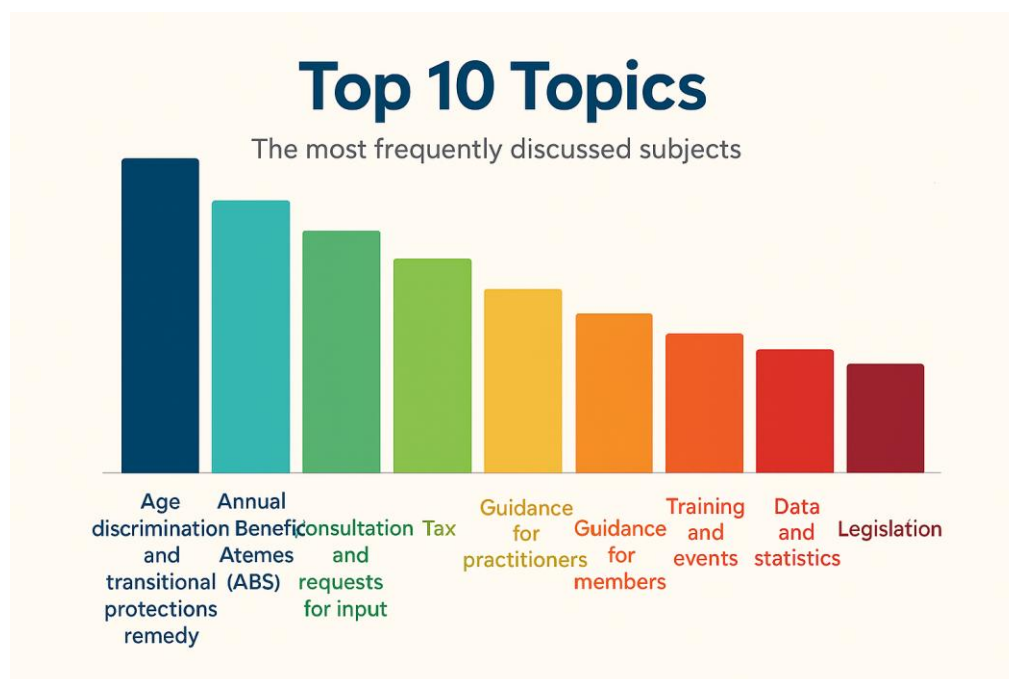
The Pensions Regulator (TPR) – 142 articles

Government Actuary's Department (GAD) – 140 articles

We know how valuable this resource is, and we want to ensure it continues to meet the sector's needs. If you'd like to help shape its future, join our Bulletin Working Party by emailing bluelightpensions@local.gov.uk.

Top 10 articles

Over the last 100 editions, the bulletin has included an extensive range of topics relating to firefighters' pensions, these topics are covered in the [topics index](#). The following illustrates the top ten topics that have been covered:



1. **Age discrimination and transitional protections remedy (Sargeant/McCloud)**
This dominates the index with dozens of sub-entries covering legal rulings, consultations, implementation guidance, data collection, member communications, and ongoing updates.
2. **Annual Benefit Statements (ABS)**
Includes templates, guidance, statutory deadlines, remediable service statements, and breach reporting.
3. **Consultations and requests for input**
Covers numerous government and Home Office/MHCLG consultations, SAB responses, and requests for FRA data across years.
4. **Contributions (including Matthews remedy)**
Includes contribution rates, adjustments, Home Office/MHCLG consultation, GAD calculators, guidance for FRAs, and Matthews-related updates.
5. **Tax**
Extensive coverage of tax regulations, HMRC consultations, calculators, and remedy-related tax treatment.
6. **Guidance for practitioners**
Multiple entries providing technical and administrative guidance for scheme managers and administrators.

7. **Guidance for members**
Includes factsheets, FAQs, and explanatory material for members on remedy, ABS, and other scheme issues.
8. **Training and Events**
Numerous coffee mornings, webinars, and workshops on remedy, Matthews, and pensions administration.
9. **Data and statistics**
Covers GDPR, data collection for valuations and remedy, dashboards, and Home Office/MHCLG statistics.
10. **Legislation**
Includes updates on Acts, regulations, amendments, and statutory instruments affecting FPS schemes.

What's Ahead for the Firefighters' Pension Scheme in 2026

As we move into 2026, the Firefighters' Pension Scheme faces another year of change and the continued implementation of the remedies. Below is an overview of the key developments expected to shape the landscape for scheme managers, administrators, and members.

Sargeant Remedy

- The issuance of remaining RSSs remains a top priority
- Ongoing processing of contingent decision and compensation claims
- Awaiting details of the approach for the reinstatement of service for FPS1992 contingent decision opt out cases
- A final amendment is expected to tax regulations to cover any remaining outstanding tax matters and immediate detriment cases.

Matthews Remedy

- Ongoing implementation of the remedy, alongside legislative amendments following the [consultation response](#) on 4 December 2025.
- Introduction of a compensation framework.
- Potential for further developments in the ongoing aggregation cases.

Contribution Changes

- [Member contribution bands](#) adjusted from April 2026.
- The outcome of the 2024 valuation which will influence the employer contribution rate.

Governance and Compliance

- Local Pension Boards and FRAs continuing to assess compliance against the Pension Regulator's [General Code of Practice](#).
- [Pensions Dashboards](#) – Scheme Managers should ensure their administrators are [connected](#) and continue to cleanse and improve data in preparation for dashboards going live to the public ([the DAP date](#)).
- Scheme Advisory Board focus on:
 - improving demonstration of Board governance compliance.
 - Encouragement of the sector to enhance digital offering through administrators' software providers (member self-serve)
 - Regular review of Board policies and development of Equality, Diversity and Inclusion policy
 - Continued work through the Local Pension Board Effectiveness subcommittee in supporting Local Pension Boards.

Celebrating 100 Editions of the FPS Bulletin – What Our Readers Say

As we mark the milestone of 100 editions of the Firefighters' Pensions Bulletin, we're proud to share what this resource means to the sector. Here are some key highlights drawn from the summaries of the feedback we've received.

A Lifeline for Scheme Managers

Since becoming Scheme Manager five years ago with little prior knowledge of the FPS, I've found the bulletin invaluable. It brings together updates on Scheme Manager responsibilities, Matthews remedy, dashboards, and PO decisions in one place every month. It's a key governance tool for tracking progress and ensuring everything gets done.

— **Colin Sharpe**, Firefighters' Pension Scheme Manager, Leicestershire Fire and Rescue Service

Keeping Administrators Compliant and Informed

We regularly use the bulletin to stay up to date with regulatory changes and guidance. The Actions Arising section is particularly useful for passing information to stakeholders and clients promptly. Links to technical query logs and updates on events and training make it an essential resource.

— **Julie Wisdom**, Technical Manager, LPPA

Supporting Remedy Projects

The bulletin has been a vital resource, especially during remedy implementation. The clear explanations of technical detail and wider pension updates have been invaluable. We simply wouldn't have managed the two complex remedy projects without these updates.

— **James Clarkson**, Pensions Manager, West Yorkshire Fire and Rescue Service

A Handy Research Tool

The bulletins have evolved into a very useful tool in our everyday work. The 'at-a-glance' summary and topics index make research quick and easy — extremely handy in the current climate!

— **David Hood**, Member Services Manager, West Yorkshire Pension Fund

A Message from the Scheme Advisory Board Chair

Dear Friends & colleagues,

It is hard to believe that another year has passed by in what feels like the blink of an eye. I hope that the festive season will produce a pause to allow some well-earned recuperation after another busy year in Fire Pensions. I know that significant progress has been made on remedy (particularly for Sargeant) and that thousands of statements have been produced. Thank you all for your efforts in this regard.

For those who have already picked up on the labouring of the word “produce” in my opening paragraph, it is not a result of either the all-pervasive talk about productivity in the context of the Budget (which has not yet taken place as I write) nor the prospect of attending seasonal theatre or school productions. But given that my Christmas piece this year falls into this 100th edition of the Fire Bulletin, it seems appropriate to celebrate the LGA’s production of this.

The Fire Bulletin was born in 2017 when it was produced on a bi-monthly basis, but this was quickly changed to monthly in 2018. Since then, no month has gone by without one being issued, regardless of the pandemic, staff shortages, political and regulatory changes. The Bulletin is invaluable in helping its readers to build knowledge, updating them on progress through the many challenges faced by those working in this field, and shaping its readers’ priorities by reminding them of deadlines. This regular communication ensures that we can receive a timely and manageable flow of information and guidance, an approach favoured by no-lesser author than Charles Dickens who serialised all his novels.

The older editions of the Bulletin serve as a reminder of the issues which the industry has faced over the years, covering such topics as GMP equalisation and General Data Protection Regulation. In its current format it has been designed to help the different types of reader, signposting clearly which sections are for the different types of audience, whether Local Pension Boards, Scheme Managers or administrators. Whilst the Scheme Advisory Board (SAB) contributes its own news to it, it also serves as a very helpful regular briefing for SAB members. Please do recommend the Bulletin to those of your colleagues who aren’t regular readers or are new to the pensions role.

On behalf of all readers, I’d like to thank Claire, Tara, Jill and all the LGA pensions team, including previous contributors, for putting the Bulletin together. More generally, thanks to them and my fellow members of the SAB, both old and new, for your support.

Very best wishes for the festive season.

Joanne Livingstone. Chair, English Firefighters' Pension Scheme Advisory Board

The Fire Pension Puzzle Challenge

Ready to put your pension knowledge to the test? We've added a little festive fun to this special edition – a Fire Pensions Wordsearch! Grab a cuppa, take a break and see how many pension-related terms you can find.

S	V	F	A	D	N	I	U	P	T	V	G	R	E	C	T	K	J	F	N
P	C	A	R	E	U	R	E	G	U	L	A	T	I	O	N	S	Z	X	O
B	O	H	Z	V	X	P	I	Y	H	P	D	N	L	M	Z	W	E	O	I
N	M	P	E	N	S	I	O	N	R	B	L	R	E	M	E	D	Y	L	T
D	P	R	S	M	H	C	L	G	N	Q	S	E	J	U	O	N	B	W	E
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B	C	E	L	R	U	Z	O	T	I	M	X	S	A	B	G	R	H	E	E
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L	Y	T	C	V	S	X	F	L	C	M	Y	M	X	G	V	A	E	Q	N
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A	F	E	L	B	A	N	O	I	S	N	E	P	I	T	R	C	H	D	A
T	O	W	O	D	N	M	V	U	W	A	L	Q	N	Q	N	E	U	M	N
G	V	C	U	S	P	Z	F	K	R	G	S	A	O	N	A	V	H	E	U
I	Y	P	D	G	L	X	H	O	M	E	O	F	F	I	C	E	Z	R	K
J	A	H	B	U	D	C	I	U	L	R	U	R	B	X	E	H	Y	C	K
O	I	S	D	R	A	O	B	H	S	A	D	U	Q	R	K	M	N	E	S

Abatement

AGM

Bulletin

CARE

Commutation

Compensation

Dashboards

Discretion

Factsheet

Firefighter

GAD

Governance

Home Office

LPB

Matthews

McCloud

Member

MHCLG

Ombudsman

Pension

Pensionable

Regulations

Remedy

RSS

Sargeant

Scheme Advisory Board

Scheme Manager

Tax

TPR

Valuation

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Calendar of events

Please see below a calendar of upcoming events relevant to the Firefighters' Pension Schemes. Only those events which are hyperlinked are currently available to book. If you have any events you would like to be included in a future bulletin, please email bluelightpensions@local.gov.uk.

Table 1: Calendar of events

Event	Date
FPS Coffee Morning	13 January 2026 28 January 2026
FPS Technical Working Group	25 March 2026 20 May 2026 18 August 2026 26 November 2026
SAB	18 March 2026 17 June 2026 16 September 2026 9 December 2026
FPS Communications Working Group	29 January 2026 7 April 2026 21 July 2026 15 October 2026
Local Pension Board training	New dates for 2026/2027 are now available to book – full details and booking links
LPB Chair Forum	15 January 2026 20 March 2026 14 May 2026
Administrator Forum	16 January 2026 18 February 2026 24 March 2026
LGA FRA drop-in session	23 December 2025 23 January 2026 23 February 2026

Age Discrimination Remedy updates

Consultation response - Retained Firefighters' Pensions: Matthews Remedy - proposed changes to the Firefighters' Pension Scheme 2006.

On 4 December 2025, MHCLG published the Government's formal response to the consultation on [Retained Firefighters' Pensions: Matthews Remedy - proposed changes to the Firefighters' Pension Scheme 2006](#).

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in January 2026. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We are pleased to include the presentations from recent sessions below:

16 December 2025 – [Member contribution structure consultation outcome](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk. Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers

Other News and Updates

Government's formal response to the consultation on Firefighters pensions: member contribution structure

On 8 December 2025, MHCLG published the Government's formal response to the consultation on [Firefighters pensions: member contribution structure](#).

HMRC

Newsletter 176

On 18 December 2025, HM Revenue and Customs (HMRC) published [Pension Schemes Newsletter 176](#). Articles of particular interest to administering authorities include:

- transfers to qualifying recognised overseas pension scheme (QROPS) – new reporting function launched
- protections and enhancements – new authenticated look up service launching in early 2026
- public service pensions remedy — offsetting unauthorised payments
- mandatory tax adviser registration
- relief at source (RAS) — residency status reports
- pension scheme return — submission deadline reminder
- event reporting

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Contact details

Update your contact details

Readers will be aware that we carried out an exercise to update your contact details in [FPS Bulletin 76 – December 2023](#).

Going forward if you need to update your contact details, please complete the [contact details form](#) and return to bluelightpensions@local.gov.uk.

Raising a query

If you have a technical query, please complete the 'query form', that is available on the [member area](#) of the FPS regulations and guidance website and email bluelightpensions@local.gov.uk and one of the team's Firefighters' pension advisers will get back to you. To avoid delays in receiving a response, please avoid emailing advisers directly.

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Email: Suzanne.williams@local.gov.uk

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Disclaimer

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While every attempt is made to ensure the accuracy of the bulletin, it would be helpful if readers could bring any perceived errors or omissions to the attention of the Bluelight team by emailing bluelightpensions@local.gov.uk.

Word Search Answers

Ready for the big reveal? Here's where those tricky pension terms were hiding!

S										G			C				N
	C	A	R	E		R	E	G	U	L	A	T	I	O	N	S	O
	O	H								P	D		M				I
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	P			M	H	C	L	G					U				E
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	N		U			A	G	M					A				C
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T	N	S			M				N	H		R	S	S		V	R
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B		E			U					M				B		R	H
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