

FPS Bulletin June – 2026

Welcome to issue 106 of the Firefighters’ Pensions Schemes bulletin.

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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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 | 14 July 2026 |
| FPS Technical Working Group | 18 August 2026 |
| SAB | 16 September 2026 |
| FPS Communications Working Group | 21 July 2026 |
| Local Pension Board training | 2026 dates and booking – new September 2026 training available |
| LPB Chair Forum | 15 July 2026 |
| Administrator Forum | 16 July 2026 |
| LGA FRA drop-in session | 23 July 2026 |
| IDRP Training | 2026 dates and booking |
| Induction Training | 2026 dates and booking |
| Ill Health Retirement Training | 2026 dates and booking |
| Scheme Manager Training | 2026 dates and booking |
| Fire Pensions Conference | 6 and 7 October 2026 – further details and booking |

Actions arising

Scheme Managers

[HMRC Event Reporting](#): should ensure that the SPOC for their scheme complete the [Event Report Template](#) as an immediate priority

[The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) Regulations 2026](#): are encouraged to familiarise themselves with these amendments

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and ensure that practices are updated to reflect them.

[TPR expectations regarding breach reporting](#): have regard to TPR's guidance on remedy-related breaches and ensure breach reports are submitted where necessary.

[GAD Calculator V3.0](#): should ensure they have familiarised themselves with the V3.0 user guide and May manual cases note before processing cases through the V3.0 calculator when it becomes available, and run test examples of the new scenarios before processing live cases.

[Project Implementation Data Request](#): FRAs to complete the [Project Implementation data request](#) and return to the bluelightpensions@local.gov.uk by **22 July 2026**.

[Exercise Progress](#): FRAs with 50% or more of requests for statements outstanding should consider reaching out for support. The Matthews super users and LGA policy team may be able to help explore options and ideas around bottlenecks.

[Manual cases reminder](#): ensure that cases requiring a manual referral are sent to GAD by **31 July 2026**.

[Abatement guidance update](#): ensure the most up-to-date version of guidance is used

[Training and Development](#): are encouraged to:

- allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.
- inform us of any specific areas of pensions training that they would like to see.

[Local Pension Board Training Sessions](#): are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

[Firefighters' Pensions Annual Conference \(AGM\)](#): are encouraged to attend the Firefighters' AGM.

[MoneyHelper Pensions Dashboard testing](#): are encouraged to invite members to take part in the consumer testing and request the [communications toolkit](#) to help you to do so.

Administrators

[The Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) Regulations 2026](#): are encouraged to familiarise themselves with these amendments and ensure that practices are updated to reflect them.

[TPR expectations regarding breach reporting](#): have regard to TPR's guidance on breach reporting for remedy-related breaches and ensure breach reports are submitted where necessary.

[Firefighters' Pensions Annual Conference \(AGM\)](#): are encouraged to attend the Firefighters' AGM.

[Abolition of the LTA – amending regulations](#): should adjust the calculation to value relevant crystallised pension rights when calculating, if a member's aggregate pension rights are £30,000 or less, for all TCLS payments made from 29 June 2026

Local Pension Boards

[Local Pension Board Training Sessions](#): are encouraged to book onto the relevant session for them

[TPR expectations regarding breach reporting](#): have regard to TPR's guidance on breach reporting for remedy-related breaches and monitor that breach reports are submitted where necessary.

[Firefighters' Pensions Annual Conference \(AGM\)](#): are encouraged to attend the Firefighters' AGM.

Age Discrimination Remedy updates

HMRC event reporting

We understand that some FRAs/Administrators may not yet have had the opportunity to action the guidance published in [FPS Bulletin 94 – June 2025](#) and the [HMRC remedy newsletter](#). This guidance sets out the process to follow when issuing a revised pension saving statement where the Sargeant/McCloud remedy changes the annual allowance position. As part of this process, there was a requirement to report via the SDES system to HMRC using the [Event Report Template – Events 6, 22 and 23](#) available on the [Age Discrimination Remedy - Useful Information](#) section of the FPS regulations and guidance website by **31 January 2026**.

HMRC's Public Service Pensions Remedy Specialist Team is currently contacting parties where event reporting may still be outstanding. We therefore recommend reviewing any outstanding reporting requirements and taking action where necessary, as HMRC has the discretion to apply penalties where reporting requirements are not fulfilled.

If you are the designated single point of contact (SPOC) for your scheme, we encourage you to complete this action as an immediate priority.

ACTION: Scheme managers should ensure that the SPOC for their scheme complete the [Event Report Template](#) as an immediate priority.
The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2026

HM Treasury laid the [Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) Regulations 2026](#) before Parliament on 23 June 2026. The regulations come into force on 14 July 2026, although some provisions have

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retrospective effect.

These are the fourth set of rectification regulations. The rectification regulations modify tax legislation so that, when public service pension schemes revisit cases under the Sargeant/McCloud remedy, members, beneficiaries and schemes do not face unintended tax consequences. The earlier three sets of rectification regulations were:

- [Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) Regulations 2023](#),
- [Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) \(No 2\) Regulations 2023](#), and
- [Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) Regulations 2025](#).

The following are relevant for FPS:

Regulation 8

Regulation 8 has been amended to reflect changes to the operation of annual allowance charge rules where individuals have remediable service. These updates apply where the McCloud remedy increases an individual's annual allowance charge for a tax year.

Under the revised process, members can submit scheme pays notices either directly to the scheme administrator or digitally via HMRC for onward transmission. Where a notice is submitted digitally, it is treated as received by the scheme administrator at the same time for deadline purposes. However, for payment timing, it is treated as received when HMRC passes it to the scheme administrator.

For members who were active or deferred on 1 October 2023, the deadline to submit scheme pays notices has been extended to 6 July 2027, and the deadline to amend those notices has been extended to 5 July 2032.

Regulation 9

Regulation 9 has amended the rules for the 2022–23 tax year where individuals with remediable service have an annual allowance charge.

Members can now submit scheme pays notices either directly to the scheme administrator or digitally via HMRC for onward transmission. If submitted digitally, the notice is treated as received by the scheme administrator at the same time for deadline purposes. However, for payment purposes, it is treated as received when HMRC passes it to the scheme administrator.

For members who were active or deferred on 1 October 2023, the deadline to submit scheme pays notices has been extended to 6 July 2027, and the deadline to amend those notices has been extended to 5 July 2032.

Both regulation 8 and 9 have effect from when the 2023 regulations were made.

Regulation 12

Regulation 12 covers top-up payments to previously paid trivial commutation lump sum death benefits (TCLSDBs) where the survivor who originally received TCLSDB has since died.

This situation was missed from the earlier rectification regulations. Regulation 12 corrects that. It provides that the top-up payment paid to the survivor's personal representative is an authorised payment and should be classified and taxed in the same way as a TCLSDB, provided it would have met the definition of a TCLSDB if it had been paid to the survivor while they were alive.

Regulation 12 has effect from the 2014 to 2015 tax year onwards.

In practice, this matches how administrators would generally have been expected to treat these payments, so it should have no practical effect.

Regulation 13

Regulation 13 sets out the payment deadline where a scheme administrator agrees to pay an annual allowance charge (or an increase in the charge) following a voluntary scheme pays request from a specified individual. This applies where the charge arises due to the McCloud remedy or in the 2022–23 tax year.

The payment must be made within 45 days of the end of the quarter in which the request is received. Where a request is submitted digitally via HMRC, it is treated as received when HMRC passes it to the scheme administrator.

Regulation 13 comes into force on 14 July 2026 and introduces a clear due date for payment in these circumstances.

Regulation 14

Regulation 14 amends regulation 32 of the Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No 2) Regulations 2023.

Regulation 14 changes the deadline in regulation 32 where the scheme issues the revised pension savings statement late, specifically after 31 October 2024. Under the previous rule, the member had to provide the specified information within three months of the delayed statement being issued. However, that rule did not extend the deadline for a member's personal representatives if the member died during that same three-month period. Regulation 14 corrects this. In those cases, the deadline becomes three months from the date of death. This amendment takes effect from 14 September 2023, which is when regulation 32 originally came into force.

Immediate Detriment

In [FPS Bulletin 87 – November 2024](#) and [FPS Bulletin 101 – January 2026](#) FRAs were asked to provide information on how immediate detriment had been applied within their authority. HMRC has since confirmed that no amendments are required under the Public Service Pension Schemes (Rectification of Unlawful Discrimination)

(Tax) Regulations 2026. We are therefore now working with our legal team to develop guidance for the sector.

ACTION: Scheme managers and administrators are encouraged to familiarise themselves with these amendments and ensure that practices are updated to reflect them.

Scheme Manager Contingent Decision Guidance Update

Following a number of queries about how contributions should be handled where a Scheme Manager exercises discretion to allow a retrospective opt-in from 1 April 2022, the [Scheme Manager Contingent Decision Guidance](#) has been updated to provide further clarity.

TPR expectations regarding breach reporting

We recently sought clarification on TPR's expectations in relation to further breach reporting for cases impacted by the Sargeant remedy.

Consideration of materiality

TPR confirmed they are keen to maintain a clear and comprehensive picture of progress across the public sector for the purpose of monitoring. As such, traditional considerations around materiality may not apply in the usual way when considering whether to report a Sargeant-related breach. There is an expectation that schemes err on the side of over-reporting.

For example, if an administrator identified that 1,000 cases were in scope for an ABS-RSS, 4,750 had been processed within the statutory timeframe, and 250 remained outstanding for a variety of reasons (e.g. data issues, outstanding regulations or guidance), the remaining number may not ordinarily be considered "material" in isolation. However, given that this sits within the wider remedy programme, TPR would still expect to be sighted on this position.

Further breach reporting where original target dates and rectification plans have not been achieved

We also sought clarification on whether further reporting is required where a breach has already been reported and a target date and rectification plan agreed, but that date is not achieved and RSSs remain outstanding. In this scenario, TPR would expect a further update or re-reporting with information about revised target dates and an explanation of how remaining cases will be managed. TPR is unlikely to be satisfied where there is evidence that extended target dates are being set in a manner that suggests more complex cases are being effectively deferred rather than progressed in a timely way.

Who should report the breach?

TPR confirmed that they would not require the same breach to be reported by multiple parties (for example, both the administrator and the Scheme Manager). In situations where there might be more information or context from another party i.e. operational challenges or mitigating actions, they will accept multiple breach reports.

TPR advised that they would usually expect that it can come through the same route as the initial report. Also, if there is a disagreement about whether something should be reported they will always accept reports from those with concerns.

Further information on reporting breaches of the law can be found on [TPRs website](#).

ACTION: Scheme Managers and administrators to have regard to TPR's guidance and ensure breach reports are submitted where necessary.

Matthews exercise updates

Project Implementation Data Request

FRAs to complete the [Project Implementation data request](#) and return to the bluelightpensions@local.gov.uk by **22 July 2026**.

GAD Calculator V3.0

GAD is expected to release the V3.0 calculator for England in the next few working days. The calculator functionality has been expanded to support the following changes introduced under the [Amendments to the Firefighters' Pension Scheme \[England\]: retained firefighters](#) via SI 2026/281:

- Standard Scheme Opt-outs (pre-2015)
- Conversion options for deferred members
- Pension back-payments for deceased members (“missed pension lump sum”)
- Extended exercise closing dates

Additionally, the user guide has been refreshed with worked example expanded (previously shared), and further refinements and improvements added to the tool (for example explicitly requiring date of retirement to be at least one day after date of leaving).

FRAs should ensure that they have familiarised themselves with the V3.0 user guide and May manual cases note before processing cases through the V3.0 calculator. GAD recommends FRAs run test examples of the new scenarios above before processing live cases.

Cases affected by the block introduced in v2.8.0 will need to wait for v3.1 of the calculator. This block affects pensioner members with a first Matthews exercise purchase wanting to convert connected standard service at the second Matthews exercise.

V3.0 will be released for other UK Fire Pension Schemes in due course as agreed with respective responsible authorities. This is due to the differences in timing, and in

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some cases structure, of amending regulations for respective devolved government Fire Pension Schemes.

ACTION: FRAs to ensure they have familiarised themselves with the V3.0 user guide and May manual cases note before processing cases through the V3.0 calculator, and run test examples of the new scenarios before processing live cases.

Exercise progress

Following the responses to the last Matthews survey covering to end March (42 of 44 FRAs responded). SAB received the following progress update from GAD at their June board meeting:

- 18,400 (94%) eligible firefighters were estimated to have been contacted and invited
- 8,900 interested firefighters were estimated as having received statements
- 2,500 interested firefighters were estimated as waiting for their statements
- 6,200 eligible firefighters were estimated as having elected to purchase benefits under the Matthews second options exercise
- 3,000 of those elections were estimated as having been implemented (either periodic Matthews member contributions set-up or benefits paid)

However, this progress was not evenly spread between regions.

~1% of all requests for statements were reported as manual cases that needing referral to GAD.

ACTION: FRAs with 50% or more of requests for statements outstanding should consider reaching out for support. The Matthews super users and LGA policy team may be able to help explore options and ideas around bottlenecks.

Manual cases reminder

FRAs should ensure that they have identified all their manual cases and referred to GAD **by the end of July**. The data required for each type of case is explained in the May edition of the [May 2026 manual cases update](#).

ACTION: FRAs to ensure that cases requiring a manual referral are sent to GAD by 31 July 2026.

Tax treatment of death grants

A query was recently raised with regards to the tax treatment of death grants. As a reminder, information about this was provided in [FPS Bulletin 84 – August 2024](#) and this outlined that:

- The tax treatment of the lump sum paid on or after 6 April 2016 depends on

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how old the member was when they died, how long it takes to pay the lump sum and who receives the payment.

If the eligible individual was **under** 75 when they died, **and** the lump sum is paid within two years of:

- the date the scheme administrator/FRA first knew of the member's death, or
- if earlier, the date they could first reasonably have been expected to know of it

The lump sum will be **tax free** unless the payment exceeds the deceased member's [lump sum and death benefit allowance](#) (LSDBA) which is currently £1,073,100. If it is more than this in respect of an individual, marginal rate tax will apply.

- The lump sum death benefit is taxable if:
 - the eligible individual was 75 or older when they died, **or**
 - the lump sum was not paid within the two-year period payment period shown above.

In the circumstance where the eligible individual was 75 or older when they died, or the lump sum was not paid within the relevant two-year period FRAs should be deducting Income Tax using an [emergency tax code](#).

If the person believes they have overpaid tax they will need to contact HMRC directly to arrange a refund. More information about this process can be found at [Tax on a private pension you inherit](#) - GOV.UK (www.gov.uk)

To support FRAs, this information was included within template letters with some conditional paragraphs that allow the FRA to explain the set of circumstances for that particular case. The template letters [Death grant confirmation of approval and bank details request](#) and [Death grant confirmation of payment](#) are available in the [Second Options Exercise](#) section on the FPS Regulations and Guidance website.

FPS

GAD Factors Update

We understand that GAD will issue the next batch of actuarial factors later this week or next week. MHCLG will then need to consider the new factors provided by GAD and will confirm implementation instructions shortly after. In the meantime, the 2023 review factors remain in force.

There will be no retrospective application of the factors; therefore, retirements coming into payment should continue to use the current factors until the revised factors are issued.

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Local Government Reorganisation and Devolution FAQs

We are pleased to [publish FAQs](#) to support FRAs in understanding the potential pension implications of Local Government Reorganisation (LGR) and devolution.

The document confirms that firefighters' pension benefits remain fully protected under national legislation and are not affected by local structural or governance changes. However, organisational changes may impact who acts as the scheme manager and employer, as well as wider governance, administration and compliance responsibilities.

The document highlights that where fire and rescue functions transfer—such as into a Mayoral Combined Authority—responsibility for pension management will transfer accordingly, and authorities should plan early to ensure continuity and clarity of roles.

Authorities are encouraged to engage early with administrators, confirm governance arrangements, and manage risks proactively during any transition.

Aggregation Guidance Updates

The aggregation guidance has been temporarily removed from the FPS Regulations and Guidance website whilst updates are made to reflect the post-remedy position for members previously subject to protections. In the interim, if there are any aggregation-related queries please direct these to bluelightpensions@local.gov.uk.

The guidance will be reissued as soon as possible.

Abatement Guidance Updates

The [informal abatement guidance](#) has been updated to reflect minor changes which include updates to examples and clarification on which benefits should be taken into account where a member has both an FPS 1992/2006 and FPS 2015 pension in payment.

ACTION: FRAs to ensure they refer to the most up-to-date version of guidance.

Training Working Group



The Training Working Group continues to progress the development of a sector-wide training strategy, following discussions at the April 2026 meeting. As part of this

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work, the group will be formalised through a Terms of Reference, to be agreed at the July 2026 meeting.

The group will meet twice a year, **the next meeting is on** 14 July 2026 and provides an opportunity to shape future training priorities and share best practice across the sector.

We are currently seeking additional members, including representation from administrators, to help identify gaps in sector knowledge. We are also looking for a Chair to lead the group and drive this work forward, supported by the pensions team.

If you are interested in getting involved, please get in touch.

General technical query log

The [current log of queries and responses](#) can be accessed by practitioners in the member-restricted area of the FPS Regulations and Guidance website. The queries have been anonymised and divided into topics. The log is updated monthly in line with the bulletin release dates.

Queries have been answered this month in the following categories:

- Welsh cross Border Transfer in

Matthews and age discrimination remedy query logs

We have three query logs:

- Age Discrimination remedy technical query log
- Matthews technical query log
- Matthews GAD calculator query log

The technical query logs can be accessed by practitioners in the restricted area of the FPS regulations and guidance website under the sections '[Age Discrimination remedy technical queries](#)' and '[Special members of the FPS 2006 technical queries](#)'.

The Matthews GAD calculator query log can be accessed through the tab 'Calculator query log' in the Special members of [FPS 2006 - GAD calculator](#) section of the FPS Regulations and Guidance website.

The logs are updated monthly in line with the bulletin release dates.

As a reminder if you have a query relating to either the [Age Discrimination remedy](#) or [Matthews](#) GAD calculators you can email GAD using their dedicated inboxes

FirePoliceMcCloudTaxInterest@gad.gov.uk

Firematthewscalculator@gad.gov.uk

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Training and Development

Training and Development

Details of our training sessions are included on the [Training and Development](#) section of the [FPS regulations and guidance](#) website. The section sets out the training topics, dates that are available and how to book.

If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION:

Scheme managers are encouraged to:

- allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.
- inform us of any specific areas of pensions training that they would like to see.

Local Pension Board (LPB) Training Sessions

Details of the LPB training sessions are included on the [‘Training and Development’](#) section of the [FPS Board](#) website. The section sets out the dates that are available and how to book.

ACTION: Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

Events

Firefighters’ Annual Conference (AGM)



We are pleased to announce the Firefighters’ Pensions Governance Day and Annual Meeting, taking place over two days, bringing together Scheme Managers, Local Pension Board members and key stakeholders from across the sector.

This year’s agenda focuses on “**The Future of Firefighter Pensions**”, with sessions exploring governance, member engagement and the evolving pensions landscape. The programme will include updates from the Scheme Advisory Board, insights from industry experts, and interactive panel discussions covering key

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challenges and opportunities facing the sector.

Highlights include:

- Keynote speaker Guy Opperman
- Reflections on the past year and priorities ahead
- Guest speakers on governance, legal updates and cyber risk
- Panel discussions with Board and LPB representatives
- Sessions on member behaviour, communications and the use of AI
- Updates on ongoing work, including the *Need for Change* project

The event also provides valuable opportunities for **networking and collaboration**, including a dedicated LPB Chairs forum and informal sessions throughout the programme.

Day one will start with a LPB Chairs in person meeting at 11:00, and a meeting invite will be sent out shortly.

Day one - Tuesday 6 October 2026 12:30 – 17.30

Day one is predominantly aimed at LPB members, scheme managers any colleagues involved in governance.

This will be followed by a drinks reception on the terrace from 17:30.

Day two – Wednesday 7 October 2026 10:00 – 15:30

Day two of the conference provides delegates with an annual update on the Firefighters' Pension Scheme from key stakeholders.

Bookings will open on the LGA Events page, on Wednesday 1 July 2026:

[Day one](#)

[Day two](#)

ACTION: Scheme managers, Local Pensions Board members, Administrators and all others involved in Firefighter's Pensions are encouraged to attend the Firefighters' AGM.

FPS coffee mornings

Our MS Teams coffee mornings are continuing in July 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:

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10 June 2026 – [Firefighters' Compensation Scheme Review – 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.

FPS England Scheme Advisory Board (SAB) updates

Letter to the Minister – SCAPE Rate

The Scheme Advisory Board (SAB) [has written to the Minister](#) regarding the implementation of revised actuarial (commutation) factors following the change to the SCAPE discount rate announced on 19 May 2026.

The Board has highlighted concerns about the immediate application of the revised factors, particularly the impact on members who were already in the process of retiring and had made decisions based on earlier pension quotations.

The letter also outlines the operational challenges faced by scheme managers and administrators, including the need for recalculations, managing overpayments, and increased workloads.

While recognising the need for periodic actuarial updates, the SAB has suggested that future changes could be managed more effectively through improved communication, appropriate lead-in times, and consideration of transitional arrangements.

To support this work, the SAB will shortly be issuing a data request to Fire and Rescue Authorities to assess the impact of the change on members who were already progressing towards retirement when the revised factors were implemented. This information will help the Board better understand the scale of any financial detriment experienced by members and provide an evidence base for future discussions with Government.

Letter to MHCLG – Matthews Compensation

The Scheme Advisory Board (SAB) [has written to MHCLG](#) to highlight urgent concerns about delays in establishing a Compensation Framework for members affected by the Matthews remedy.

The letter explains that, due to the interaction with tax legislation, affected members are currently experiencing unintended financial impacts, including overpaid tax or new tax liabilities arising directly from the remedy, which will require compensation.

Despite ongoing engagement over a prolonged period, no final compensation mechanism is yet in place, leading to increasing frustration among members and uncertainty across the sector.

SAB highlights several key issues arising from the delay, including:

- Significant tax burdens caused by large backdated payments being taxed in a single year, sometimes pushing members into higher tax bands
- Wider impacts on members' ongoing tax positions, including loss of allowances
- Delays to Annual Allowance processing, preventing members from settling liabilities with HMRC
- Risk of penalties and financial hardship, with no clarity on reimbursement arrangements

The Board notes that progress is currently blocked by unresolved funding arrangements between MHCLG and HM Treasury, and urges both parties to reach agreement as soon as possible.

Overall, SAB stresses that urgent resolution is needed to prevent further detriment to members and to enable schemes to proceed with implementation confidently, offering support to help progress the work.

17 June 2026 SAB meeting

The Scheme Advisory Board last met on 17 June 2026.

You can use the links below to find out about the latest updates on the work of the SAB and its committees on the SAB website:

- [SAB membership](#)
- [SAB meeting and agenda papers](#)
- [Committee meetings and agenda papers](#)

Other News and Updates

Fire Sector Pensions Job Vacancies



VACANCIES

West Yorkshire Pensions Fund (WYPF) is currently recruiting for two Senior Pensions Officer roles within its Fire Pensions team. The closing date for applications is **12 July 2026**, and further details can be found in the [job advertisement](#).

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Data protection – new complaint duties

In [FPS Bulletin 104 – April 2026](#), we explained that the Data (Use and Access) Act 2025 (DUAA) has implications for scheme managers when dealing with data subject complaints from 19 June 2026.

Burges Salmon have produced useful resources to support pension schemes:

- an [article on the new DSC regime for pension schemes](#)
- a summary of the [key recommended legal steps to ensure compliance with the Act more widely](#).

As a result of the changes, scheme managers may wish to consider implementing changes to their internal disputes resolution procedures (IDRPs). Burges Salmon have produced standard wording for updating IDRPs that they have shared with us on a non-reliance basis. This [wording](#) has been published in the [Guides and sample documents](#) section of the [FPS regulations and guidance](#) website.

AI Risk to the Pensions Industry

AI and risks for the pensions industry One of the main ways in which AI creates risk in the pension industry is through how members use it.

- If a member puts their own sensitive data into ‘public’ AI, this information will potentially be stored on the AI provider’s server, and the AI tool may be trained on that information. This creates a cyber risk to members through their use of AI. There is also a risk to the pension fund if sensitive information relating to the fund is entered into ‘public’ AI tools.
- A member may receive misinformation from AI about their pension rights generally or their actual benefits in the FPS. The member may rely on that information to their detriment.

Whilst the legal responsibility for this detriment is unclear (and the authority may well not be liable), practically speaking, the FRA may still need to deal with one or two IDRPs stages, plus a potential Pensions Ombudsman complaint as a result of the detriment. It is important that scheme managers and administrators audit the accuracy of online information relating to the Scheme. Some FRAs and administrators are adding warnings to pension websites and to member communications (in particular, those containing sensitive information) to explain the risks of using AI in the pensions context. This is a step recommended in the [PASA guidance on using AI in pension administration](#) published in October 2025.

Burges Salmon have produced a [summary of the PASA guidance](#). Burges Salmon have also provided standard wording to include in member communications that they have provided on a non-reliance basis as follows:

“We strongly recommend you do not use AI tools to help you understand this document or any other communications sent to you regarding the Firefighters’

Pension Scheme (FPS).

The information included in this document is complex and nuanced (although we have tried to make it as simple and accessible as possible). You might therefore think that it is a good idea to use AI tools to help you understand it – but we strongly recommend you do not do so. It is possible that the AI tool will provide you with confusing, misleading, or incorrect information; and the output it provides will not be tailored to you, your circumstances, the rules and regulations applying to the scheme, or the administrative practices.

Should the AI tool provide you with misleading information on which you rely and suffer detriment, it is very unlikely that you will be able to recover any compensation from the AI provider and we accept no liability for any member's loss caused as a result of members' misuse of AI. We therefore also recommend that you do not rely solely on AI to make decisions in respect of your pension with the FPS.

Further, a common risk with publicly available AI tools is that private and confidential data may inadvertently be illegally shared. You will be putting any sensitive information belonging to you within that document at risk of being accessed in the event that the AI provider is 'hacked' in the future. This is therefore another reason why we strongly recommend you do not use AI tools to understand scheme communications.

Should you have any questions about this document or anything in connection with the scheme, please contact [name] on the contact details below. If you require financial advice, please contact an independent financial adviser (IFA).

[Contact details, e.g. administrator's hotline / queries team – we suggest providing a contact to deal with queries, as to give members an accessible alternative to using AI]"

Pensions Dashboards

Dashboard Programme – Publications

PDP publish regular [publications](#) about the Pensions Dashboards and the Programme which you can find on their [website](#).

Reporting Standards consultation

PDP have published their response to the reporting standards consultation. [This response](#) confirms the intended deadline for implementation of the reporting standards.

MHPD testing

In March 2026 the Money and Pensions Service (MaPS) had begun recruiting volunteers – both consumers and pensions experts, for phase two of testing the MoneyHelper Pensions Dashboard (MHPD). A communications toolkit containing images and messages can be used to invite FPS members, along with guidance on

how to use them. The Pensions Dashboards Programme (PDP) webpage titled '[MoneyHelper Pensions Dashboard phase 2 testing begins](#)' contains links to the communications toolkit and joining the industry expert testing panel.

Testing is a vital part of making sure dashboards work for as many people as possible. It will also help administering authorities test their dashboard data and processes, ironing out any wrinkles they may discover along the way.

Phase two is expected to last up to 9 Months having started in March 2026. Volunteers could be invited to test at any stage during this period.

Although PDP would like to invite everyone who volunteers to have the opportunity to test the dashboard at some stage, it is possible that some may not be called upon. This will depend on PDP's research requirements as testing progresses.

Key findings will be shared with the industry by way of webinars, newsletters and social media. They will also be shared with The Department for Work and Pensions, Financial Conduct Authority and The Pensions Regulator for the purpose of monitoring the progress of delivery of the MoneyHelper pensions dashboard.

Consumer testing

Volunteers who put themselves forward to be on a research panel may be asked to:

- take part in a session with a researcher – this is called moderated testing and will likely take between an hour and an hour and a half during business hours Monday to Friday
- complete a survey after testing the dashboard on their own – this is called unmoderated testing and can take place any time within a set window of several weeks.

Industry testing

Pensions experts can also join a dedicated testing group for pensions industry professionals. This is a separate group to the one for consumers, as a pensions expert will have already have knowledge and familiarity with dashboards meaning they will engage with the service differently.

An expert will be invited to a testing session based on their questionnaire responses – the [questionnaire is the document the expert uses to volunteer](#). Participation is voluntary and an invite will not be issued more than once every 8 weeks. Each testing session will last between 30 and 60 minutes.

ACTION: We encourage scheme managers and administrators to invite member to take part in the consumer testing. Request the [communications toolkit](#) to help you to do so.

Decide if you wish to join the industry testing group – [complete the questionnaire](#) to proceed.

PASA publishes updated dashboards guidance and new toolkit content

On 18 June 2026, the Pensions Administration Standards Association (PASA) published new:

[guidance covering Compliance monitoring](#)

This guidance supports administering authorities “Operational Information and Reporting” responsibilities under the Pensions Dashboards Regulations 2022. It focuses on the practical monitoring of compliance across three key areas of dashboards activity: matching, pension information provision and connection performance. It also considers the role of consumer queries, complaints and feedback in identifying potential compliance issues and supporting continuous improvement.

[toolkit content on the use of the Survivor benefit flag](#)

The toolkit looks at the application of survivor benefit flags within the PDP data standards and provides practical guidance to support consistent interpretation across schemes and providers.

TPR’s Pensions dashboards webinar ‘Connection is just the start: are you ready for what’s next?’

TPR are hosting a webinar on 8th July at 2:30pm, targeted at those connected and those still working towards the deadline. TPR will be joined by:

Chris Curry from the Money and Pensions Service (MaPS) will join TPR to update on the latest user testing findings and explain why the period before public launch is a critical opportunity to strengthen operations.

Geraldine Brassett from the Pensions Administration Standards Association (PASA) will be reflecting on the progress she’s seen, lessons from user testing and potential challenges ahead from an administration standpoint. Together with our expert panel, she will share as many good practice examples as possible.

The webinar will conclude with a live Q&A with the session's speakers.

A link to the registration site for the webinar is [here](#).

Data Accuracy

TPR continue to challenge schemes to see data as a strategic asset and are encouraged to see many take this message onboard. Presence of data will no longer be sufficient when real users begin to access dashboards, it must be accurate. TPR will continue to focus on this as they approach the connection deadline and beyond and encourage schemes to consider their data carefully to determine if improvements are required.

TPR’s [market oversight](#) report provides further guidance.

The Pensions Ombudsman

Updated factsheets

On 24 June 2026, The Pensions Ombudsman (TPO) published updated versions of the following factsheets:

- [Death benefit lump sums](#) – explains what happens when a dispute arises over a death benefit lump sum payable from a pension scheme. It covers common issues that can arise and how TPO can help if a dispute is not resolved.
- [How to complain about your pension](#) – explains how members can complain about their pension. It covers how to raise a concern informally, how to make a formal complaint and when TPO may be able to help.
- [Ill health pensions](#) – explains what happens when a dispute arises over an ill health pension. It covers common issues that can arise and how the TPO can help if a dispute cannot be resolved.
- [Incorrect information about your pension](#) – what happens if the recipient thinks they have been given incorrect information. It covers what incorrect information is, what to expect should it occur, common issues that can arise and how the TPO can help if a dispute cannot be resolved.

Department for Work and Pensions

Proposals to amend the Conditions for Transfers Regulations 2021

The Department for Work and Pensions published a [consultation on 9 June 2026 proposing targeted amendments to the Occupational Pension Schemes \(Conditions for Transfers\) Regulations 2021](#). The consultation closes on 21 July 2026.

The core aim of the proposals is to:

maintain anti-scam protections

reduce unnecessary friction/delays in legitimate transfers

tighten controls where fraud risk is emerging - notably relating to Small Self-Administered Schemes (SSAS).

The key proposals are:

Removal of the overseas investments amber flag

The current rule triggers an amber flag if overseas investments are present in the receiving scheme. Many legitimate schemes include overseas investments.

Removing this rule means there will be fewer delays for legitimate transfers and reduced requirement for mandatory guidance appointments with MoneyHelper.

Introduction of a new red flag

Introduction of a new red flag where no clear employment link exists with a receiving occupational pension scheme (OPS). Meaning in this circumstance the transfer must be refused. It is proposed that this new flag will operate alongside the existing red flag which applies where the member fails to give a substantive response to a request for evidence or information in respect of the second conditions.

This means transfers into certain SSAS arrangements will be blocked outright, and members will need to provide greater evidence to prove a genuine employment link. It is hoped that this will address a high-risk fraud route where losses can be especially large.

Greater administering authority discretion - reputable scheme approach

Scheme managers would be able to proceed with transfers where they judge on the balance of probabilities that the receiving scheme is “reputable”, even if some flags would otherwise arise. It is proposed that the first condition be expanded to account for this change. The regulations will also include a non-exhaustive list of factors which scheme managers may have regard to, when deciding if the receiving scheme is reputable as part of their due diligence.

It is intended more transfers will proceed without enhanced due diligence, fewer cases will be stuck due to technical or low-risk amber flags and there will be smoother transfers to mainstream providers. The process will become more principle based and flexible, rather than rigidly rules driven. However, this does mean there will be a greater reliance on administering authority judgement which might lead to inconsistencies between both administering authorities and other pension schemes.

MoneyHelper guidance only needed once in a 12 month window

The consultation proposes that where:

- an amber flag is present, and
- a member has taken MoneyHelper guidance in the 12 months before the administering authority receives a transfer request

the member will be exempt from needing to take any further MoneyHelper guidance.

This proposal intends to remove unnecessary duplication and improve the member experience, where the member is consolidating multiple pots.

Incentives flag remains

The Government recognises incentives can sometimes be legitimate but believes they are still a strong indicator of scams. Therefore, this protection will stay.

However, under the proposal to expand the first condition, administering authorities will have more flexibility to proceed with transfers if they are confident the receiving scheme is safe.

Continued focus on scam prevention not deregulation

The core framework of red and amber flags remains, with administering authorities' duty to assess risk remaining central. High-risk transfers will still be stopped or heavily scrutinised.

HMRC

Newsletter 182

On 25 June 2026, HMRC published [Pension Schemes Newsletter 182](#). The newsletter contains updates on:

- ID verification for individuals - on 8 May 2026 the ID verification process for administrators was updated. Validation is now solely by photo ID with the option to manually enter passport and driving license details removed
- A technical consultation on GMP conversion provisions
- Guidance on reporting requirements for employee pension contributions to HMRC

Abolition of the LTA – amending regulations

The [Pensions \(Abolition of the Lifetime Allowance Charge etc\) Regulations 2026](#) [SI 2026/698] were made on 24 June 2026 and come into force on 26 June 2026. The regulations are the final set of technical amendments to pensions tax legislation following the abolition of the LTA. Most of the changes have backdated effect to 6 April 2024, though some take effect from 29 June 2026.

The key changes are:

Trivial Commutation Lump Sum (TCLS)

Regulation 4 amends paragraph 8 of Schedule 29 to the Finance Act 2004. The amendments relate to valuing the members relevant crystallised pension rights on the nominated date for payment of a TCLS. The changes are effective for TCLSs paid on or after 29 June 2026.

New paragraphs:

8(1)(d) includes the amount transferred to a qualifying recognised overseas pension scheme after 5 April 2006 in the valuation of crystallised pension rights on the nominated date.

8(3) makes clear that a short service refund lump sum, a refund of excess contributions lump sum, a trivial commutation lump sum and a winding up lump sum should not be included in the valuation of the crystallised rights. Essentially, reverting to the pre 6 April 2024 valuation method, when only lump sums paid to a member at a BCE were included when calculating the value of crystallised rights for the purpose

of paying a TCLS.

Regulation 4 also amends paragraphs 12A and 16 of Schedule 29 to refine how allowances and certain death benefits are calculated by removing the influence of protected/enhanced amounts and specific technical provisions, ensuring the rules operate correctly under the post-LTA regime.

Transitional Tax-Free Amount Certificate (TTFAC)

Regulation 9 amends paragraph 127B to the Finance Act 2024. The change has effect from 6 April 2024.

Where a person who has been issued a TTFAC subsequently joins a new pension scheme, new paragraphs 127B(8A), (8B) and (8C) require the member to send a copy of the TTFAC to the administrator of the new pension scheme. They must do so within 90 days of joining the new pension scheme, and before any relevant benefit crystallisation event takes place in that scheme.

Relevant Benefit Crystallisation Event (RBCE)

Regulation 2 amends the Income Tax Earnings and Pensions Act 2003 (ITEPA 2003). These changes have backdated effect to 6 April 2024.

Regulations 2(3) inserts new section 637Q(6A) – availability of individual’s lump sum allowance (LSA), to confirm where more than one RBCE occurs on the same day it is for individual to decide the order in which are treated as occurring.

Regulation 2(4) inserts new section 637S(7A) – availability of individuals lump sum and death benefits allowance (LSDBA), to confirm where more than one RBCE occurs on the same day the order in which the individual has decided they must be treated as occurring for the purpose of considering the LSA, must be the same order in which the LSDBA is considered.

Regulation 2(5) amends section 637T by substituting section 637(T)(3) and inserting new section 637T(3A). Where multiple lump sum death benefits are to be paid on the same day the personal representatives should split the amount of available LSDBA proportionally between RBCEs. These changes confirm that the available LSDBA is the relevant proportion of the undivided available amount. The undivided available amount is the individual’s LSDBA.

ACTION: Administrators should adjust the calculation to value relevant crystallised pension rights when calculating, if a member’s aggregate pension rights are £30,000 or less, for all TCLS payments made from 29 June 2026.

Useful links

- [The Firefighters’ Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)

- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)
- [LGPS member site](#)
- [Scottish Public Pensions Agency - Firefighters](#)
- [Welsh Government Fire circulars](#)
- Pensions Dashboards
 - [TPR guidance and checklist](#)
 - [DWP guidance on connection](#)
 - [PASA connection readiness guidance](#)

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.

Clair Alcock (Head of Pensions)

Telephone: 07464 532613

Email: clair.alcock@local.gov.uk

Claire Johnson (Senior Firefighters' Pensions Adviser)

Telephone: 07920 861 552

Email: claire.johnson@local.gov.uk

Tara Atkins (Firefighters' Pensions Adviser)

Telephone: 020 7664 3031 (Teams Direct Dial)

Email: Tara.atkins@local.gov.uk

[Click here to return to Contents](#)

Jill Swift (Firefighters' Pension Adviser)

Telephone: 0203 838 4845 (Teams direct dial)

Email: jill.swift@local.gov.uk

Suzanne Williams (Programme Support Officer)

Telephone: 0207 664 3198

Email: Suzanne.williams@local.gov.uk

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