Cumbria Fire & Rescue Service

Cumbria Fire & Rescue Service | Fire and Rescue Service Headquarters | Kemplay Bank | Penrith | CA10 2FA

Jo Darbyshire Managing Director, LPPA Via email

10 June 2025

Dear Jo.

Second Options Exercise – Payment of Pensioner Members

I am writing to formally raise concerns regarding the current pace of processing pension payments for special pension members under the Second Options Exercise ('Matthews').

As of June 2025, Cumbria Fire and Rescue Service (CFRS) has submitted details for 166 pensioner members with positive elections to LPPA, with a further 44 members pending. From March 2025, LPPA has started to make payments to pensioner members, and we have 13 members up until and including June who will have received payment. I understand the current arrangements is for 5 members to be processed each month.

While I acknowledge the complexity of implementing the Matthews remedy, I am concerned that the current processing rate is unsustainable. At this pace, it would take over three years to complete payments to all eligible pensioners.

This issue was discussed at our Local Pension Board on 8 May 2025, where it was initially believed that a viable solution was being developed. It was believed at that date a solution would be in place within 2 weeks. However, I have since been informed that the proposed approach was found to be unsuitable upon further review.

I understand the pension team at CFRS is in regular dialogue with Jenny Gregory, Toni Sawkins and Donna Wilkinson to resolve the issue, and I appreciate the efforts LPPA has made thus far and understand the challenges involved, particularly as McCloud is being processed simultaneously. However, a more accelerated approach is essential to ensure our retired members receive their pensions without unnecessary delays.

As you will understand, as scheme manager, I need to ensure that a solution is in place as soon as possible to demonstrate to the pension board and pension members that CFRS is doing all it can to have this issue resolved. Please could you therefore provide a summary of the work being carried out by LPPA and potential solutions to resolve this issue as soon as possible.

Yours sincerely,

Paul Hancock

Chief Fire Officer and Scheme Manager

Making Cumbria a safer place for all





