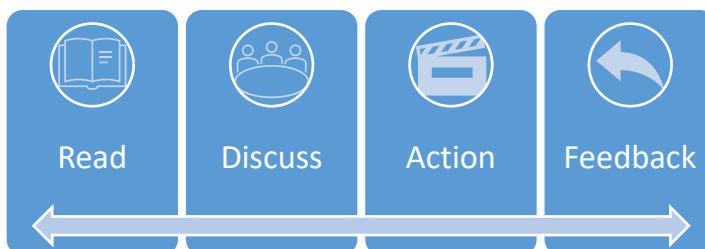


FPS Bulletin January – 2026

Welcome to issue 101 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	24 February 2026 Details of the second session will be shared once speaker availability has been confirmed.
FPS Technical Working Group	25 March 2026
SAB	18 March 2026
FPS Communications Working Group	07 April 2026
Local Pension Board training	New dates for 2026/2027 are now available to book – full details and booking links
LPB Chair Forum	20 March 2026
Administrator Forum	18 February 2026
LGA FRA drop-in session	23 February 2026
IDRP Training	New date for 2026 now available to book – full details and booking links
Induction Training	New dates for 2026 are now available to book – full details and booking links
III Health Retirement Training	New dates for 2026 are now available to book – full details and booking links
Scheme Manager Training	New dates for 2026 are now available to book – full details and booking links

Actions arising

Scheme Managers

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.

Updated HMRC Offsetting of Unauthorised Payments Reporting Template: should ensure that they are using the updated spreadsheet.

Immediate Detriment: are encouraged to complete the short Microsoft Form to confirm how immediate detriment was applied and on what terms in their service.

Manual cases:

- Please can FRAs to use lines from this and previous FPS bulletin Matthews manual case updates to manage expectations of affected members. Please do not suggest members seek updates directly from GAD. Member queries directed to GAD unfortunately erodes the funding provided to support FRAs and process cases. Limiting this helps GAD focus on completing cases.
- Please can FRAs take reasonable steps to ensure they and firefighters have assembled all foreseeably relevant case data before sending cases to GAD to avoid multiple round trips wherever possible.
- FRA responses on the case types other than 'non-basic rate tax relief' will help open up processing for all FRAs and affected firefighters. Currently GAD would be grateful if FRAs who have been asked to complete pro-formas for (retrospective) ill health retirements prior to April 2006 could complete these at their earliest convenience.
- FRAs can still submit all cases which the manual cases process note indicates need to be referred to GAD. Where cases are to be submitted the process and secure Egress portal described in the note must be used. Care should also be taken that all required information is included and clearly set out when referring cases (see latest manual case process note for details). Incomplete or poorly labelled information is likely to increase the time needed by GAD to respond to these and other cases.

Matthews exercise progress / Project Implementation Data request:

- All FRAs please response to the December progress survey by 27 Feb.
- 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.

[Opt out form template and data collection](#): are asked to record each opt-out election on the spreadsheet to allow for the periodical reporting.

Administrators

[Deemed Elections](#): are encouraged to use the template letter to remind members to make a decision following receipt of their IC-RSS.

[Opt out form template and data collection](#): are asked to adopt the national form with immediate effect.

Local Pension Boards

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

Age Discrimination Remedy updates

Updated HMRC Offsetting of Unauthorised Payments Reporting Template

In [FPS Bulletin 98 – October 2025](#), we advised readers that the guidance and spreadsheet for reporting offsetting of unauthorised payments had been updated.

It has since been drawn to our attention by the fire sector that there were some protected fields in the declaration section of the spreadsheet, which meant FRAs could not complete the declaration before sending this to HMRC.

HMRC have now updated the spreadsheet to remove these protected fields, and the updated spreadsheet have been published on the [Age Discrimination Remedy - Useful Information](#) section of the FPS regulations and guidance website.

ACTION:

Scheme managers should ensure that they are using the updated spreadsheet

Deemed Elections

As part of the implementation of the Immediate Choice element of the Sergeant Remedy, we want to draw your attention to the position on deemed elections and the action that may be required from scheme managers where a member does not respond to their Immediate Choice Remediable Service Statement (ICRSS) within the statutory timeframe.

Requirement for Scheme Managers to Make a Decision in the Absence of an Election

Under the [Firefighters' Pension Scheme \(England\) \(Remediable Service\)](#)

[Regulations 2023](#), if a member does not return their IC RSS election within the

12-month decision period, the scheme manager is required to make a choice on the member's behalf. This "deemed election" is not optional; it is a regulatory

requirement.

Guidance for Scheme Managers

Scheme managers will be expected to make this decision, using actuarial guidance that will be issued by GAD. This guidance is currently being developed alongside detailed scheme manager guidance from the LGA, and we expect it to be issued to the sector in Spring.

Encouraging Member Engagement to Avoid Deemed Elections

Where possible, we would prefer to avoid scheme managers having to decide on behalf of a member. It is better for members to engage directly with their IC choice, as the decision is:

- irrevocable, and
- may have long-term financial consequences for the member.

We therefore strongly encourage administrators to adopt a proactive approach to reminders.

Reminder Process

Our suggestion is that administrators issue reminders at appropriate intervals during the 12 month decision period. At the point of issuing the final reminder, administrators should:

- inform the member of the deadline date,
- explain that no further extensions are permitted, and
- make clear that if no response is received by that date, the scheme manager will have no option but to make a decision on their behalf, in line with national guidance.

We have published a [template letter](#) for administrators to use, on the [Age Discrimination Remedy - Remediable Service Statements](#) section of the [FPS regulations and guidance](#) website.

ACTION:

Administrators are encouraged to use the template letter to remind members to make a decision following receipt of their IC-RSS.

Immediate Detriment

Further to our article in [FPS Bulletin 87 – November 2024](#) and our email of 26 September 2025 to scheme managers, chief fire officers and internal pensions contacts, requesting confirmation of whether your FRA utilised immediate detriment, we will be contacting FRAs again in the coming week.

Those contacted will be asked to complete a short Microsoft Form to confirm how immediate detriment was applied and on what terms. We strongly encourage

completion of the survey, as the responses will inform our work with Bevan Brittan to review the current position and determine what guidance is required for the sector.

ACTION:

Scheme managers are encouraged to complete the short Microsoft Form to confirm how immediate detriment was applied and on what terms in their service.

Prospective Divorce Examples – Set 2

Further to our article in [FPS Bulletin 93 – May 2025](#), which informed readers that the Prospective divorce guidance and examples had been published, GAD has now published a second set of examples on 30 January 2026.

The examples are published in the [Divorce \(pension debits and credits\)](#) section of the [FPS regulations and guidance](#) website.

Matthews exercise updates

Manual Cases

Guidance

GAD have recently contacted FRAs to inform them that they have updated their manual case guidance to include Annex C and a proforma to be completed for cases where they are processing a retrospective ill health retirement award or a higher tier ill health pension. The proforma must be completed and returned to GAD through their secure folder where FRAs share manual cases with GAD.

This information has been added to the [Special members of FPS 2006 - GAD Calculator](#) section of the [FPS regulations and guidance](#) website.

Cases

MHCLG are continuing funding of GAD support for FRAs on manual cases. As noted above these are a very small proportion of total cases. Due to their complexity, they are not processable via the Matthews 2 calculator. Most of these cases will take significantly longer to progress from member request to statement due to the additional data, manual calculations, and process and capability development which they require.

Manual cases being actively processed include those for firefighters who would have been entitled to non-basic rate tax relief (see template shared in July 2025 FPS bulletin 95). There have been instances where revised data has been provided after figures for statements are provided. This means work has had to be repeated and limits resources available for other cases waiting.

GAD are currently building calculations for other types of cases which in several instances require time for further clarifications of scheme rules and policy intent. An essential part of this development is completing live proof of concept cases. This process is reliant on input from FRAs processing the first instances of these cases.

The timescale for manual cases is to complete them in time for members to participate within the extended exercise deadline announced in the December consultation response. MHCLG and GAD appreciate the time needed to resolve manual cases above is frustrating for these members. However, these are complex cases with substantial due diligence to ensure that the correct advice and figures are provided for all cases. While cases will be processed as quickly as resources allow, we need to allow adequate time so that we can confidently provide all UK FRAs with correct advice in every individual case and avoid undue risk of subsequent challenge.

ACTIONS

- Please can FRAs to use lines from this and previous FPS bulletin Matthews manual case updates to manage expectations of affected members. Please do not suggest members seek updates directly from GAD. Member queries directed to GAD unfortunately erodes the funding provided to support FRAs and process cases. Limiting this helps GAD focus on completing cases.
- Please can FRAs take reasonable steps to ensure they and firefighters have assembled all foreseeably relevant case data before sending cases to GAD to avoid multiple round trips wherever possible.
- FRA responses on the case types other than 'non-basic rate tax relief' will help open up processing for all FRAs and affected firefighters. Currently GAD would be grateful if FRAs who have been asked to complete pro-formas for (retrospective) ill health retirements prior to April 2006 could complete these at their earliest convenience.
- FRAs can still submit all cases which the [manual cases process](#) note indicates need to be referred to GAD. Where cases are to be submitted the process and secure Egress portal described in the note must be used. Care should also be taken that all required information is included and clearly set out when referring cases (see latest manual case process note for details). Incomplete or poorly labelled information is likely to increase the time needed by GAD to respond to these and other cases.

Matthews exercise progress / Project Implementation Data request

Following the response from every FRA to the last Matthews survey (covering to end September). SAB received the following progress update at the December meeting:

- 17,900 (91%) eligible firefighters had been contacted and invited
- 7,000 interested firefighters had received statements
- 3,400 interested firefighters waiting for their statements
- However, this progress was not evenly spread between regions:
 - 14 FRAs reported more than 90% of requested statements issued

- 7 FRAs reported fewer than 10% of requested statements issued
- ~1% of all requests for statements were reported as manual cases that needing referral to GAD
- 5,100 eligible firefighters had elected to purchase benefits under the Matthews second options exercise

While the majority of the elections above have been passed to administrators, it has been reported that getting individuals set up on systems has been challenging. In order to provide transparency, the survey to end March 2026 will be expanded to include new fields to measure:

- Number of periodic contributions set up on payroll (or other systems)
- Number of backdated lump sums paid to members
- Number of ongoing pensions commenced payment

We understand most FRAs will have access to this information via existing scheme admin and payroll reporting.

ACTION

- All FRAs please response to the December progress survey by 27 Feb.
- 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.

FPS

FPS Member website launch



We are excited to announce following the [coffee morning](#) on 30 January 2026, the launch of our new FPS member website. Although the web address remains the same — www.fpsmember.org — the site has been completely redesigned.

Those who attended the FPS Pensions Conference in September will have already

[Click here to return to Contents](#)

seen a preview of the refreshed layout. Since then, we have worked closely with Clay 10 Creative to review and update the content and develop a more intuitive, user-friendly design.

The new site has been rigorously tested by FPS members and the communications working group, and their feedback has been incorporated throughout the wording and design to ensure the website is clear, accessible, and easy to navigate.

We are also pleased to introduce a new subscription service, allowing members to follow specific pages and receive alerts when content is updated or when news items are added — such as updates to contribution bandings, commutation factors, and more.

In addition, we have worked with Shaw Trust to ensure the website meets accessibility standards. The site will undergo monthly reviews to maintain its accreditation and ensure it remains accessible to all users.

To support the launch, we encourage you to include on your websites/intranets and within letters to members.

To help FRAs promote the launch to their teams, we have also created a [poster](#) that can be displayed in stations or included in regular workforce communications.

Opt Out form template and data collection

We are pleased to introduce a new national pension scheme opt-out form for use across the sector, developed in collaboration with the Firefighters' Communications Working Group.

Administrators are encouraged to adopt the national form with immediate effect. The updated version ensures that members who decide to opt out are fully informed about the valuable benefits they would be giving up.

To support this, we have also created a simple spreadsheet for FRAs to complete whenever an opt-out election form is received. This information will be requested periodically and will help identify trends in opt-out reasons, which both the Scheme Advisory Board and MHCLG are keen to monitor.

This initiative reflects our ongoing commitment to reducing opt-outs and supporting informed member decision-making.

The [form](#) and [spreadsheet](#) are published in the [Guides and sample documents](#) section of the [FPS regulations and guidance](#) website.

ACTION:

Administrators are asked to adopt the national form with immediate effect.

Scheme managers are asked to record each opt-out election on the spreadsheet to allow for the periodical reporting.

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:

- Partial transfer out of FPS 2015 (Wales)
- Child Award

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

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**FPS coffee mornings**

Our MS Teams coffee mornings are continuing in February 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 have a session on Pensions Dashboards with guest speakers from the Pension Dashboard Programme and the Pensions Regulator on the afternoon of 24 February 2026.

We are currently finalising the date for our first session with guest speakers and invites will be sent out once these have been finalised.

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

30 January 2026 – [FPS Members website launch](#)

13 January 2026 – [Matthews consultation](#)

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

SAB website

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](#)

SAB Engagement with MHCLG on the Matthews Compensation Framework

At the Scheme Advisory Board meeting in December, the LGA informed the Board of ongoing discussions between the LGA and MHCLG regarding some proposed additions to the draft Matthews compensation framework. The Board agreed it was appropriate to support the LGA's request to expand the framework to cover two additional areas. The SAB Chair has now written to MHCLG outlining these proposed additions, a copy of this correspondence has been published in the [Correspondence](#) section of the SAB website.

SAB Engagement with HMRC on Matthews

At the Scheme Advisory Board meeting in December, it was agreed that the Board would contact HMRC regarding the lack of response from them on the correct position concerning the application of a spreading mechanism in relation to the Matthews remedy. The SAB Chair has now written to HMRC to outline the concerns raised during the meeting, a copy of this correspondence has been published in the [Correspondence](#) section of the SAB website.

Local Pension Board Effectiveness Committee – Finance vacancy

We have a vacancy on the Local Pension Board (LPB) effectiveness committee for an FRA Finance representative. The LPB effectiveness committee considers how local pension boards and scheme managers can be supported centrally and has been particularly active in implementing a LPB Chairs forum, LPB training and template agenda. This is a great opportunity for an LPB member to get more involved with governance at a national level and represent the views of the sector. The required commitment is usually three to four meetings per year, and these are currently being held virtually. If you are interested in sitting on the committee or would like more information, please email firesab@local.gov.uk.

Other News and Updates

AME Forecasting/Funding – Future Arrangements

On 21 January 2026, MHCLG issued an [email](#) to claim certifiers and administrators, which included an attachment containing their [AME Forecasting Policy Paper](#).

Pensions Dashboards Programme



Dashboard Programme – Publications

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

PDP publishes blog on preparing data

PDP has published a blog post, 'Preparing data for dashboards: what you need to do', reinforcing the critical role data quality will play in the successful delivery of pensions dashboards.

The post highlights the need for accurate, complete and well-structured data, discusses why high-quality data and a robust data matching approach are important and directs pension providers to various resources to assist them.

You can read the '[Preparing data for dashboards](#)' article on the PDP website.

PDP opens consultation on updated reporting standards

The PDP has released an updated draft of its reporting standards (version 2.1). This update sets out the technical requirements pension providers and schemes will need to follow when sending daily reporting data to the Money and Pensions Service (MaPS) through application programming interfaces (APIs).

While the update changes how the data is reported to MaPS, it does not change what data must be generated, recorded or reported. The PDP is proposing an implementation deadline of 30 November 2026.

The PDP has now opened a consultation on the changes and is inviting views from pension providers, schemes and other interested stakeholders. The consultation closes on 25 March 2026.

You can [view both the consultation and the updated draft reporting standards](#) on the PDP website.

HMRC

Pension schemes newsletter 177

On 29 January 2026, HM Revenue and Customs (HMRC) published Pension schemes newsletter 177. Articles of particular interest to administering authorities include:

- removing non-UK pension scheme administrators before 6 April 2026, and
- an invitation to participate in user feedback sessions on the new inheritance tax digital service.

PASA

PASA publishes part two of its guidance on digital transformation

On 20 January 2026, the Pensions Administration Standards Association (PASA) released part two of its digital transformation guidance following the release of part one in November 2025.

Part two provides practical planning strategies for schemes of all sizes and levels of digital maturity. It introduces a framework which supports schemes in developing clarity and alignment across key areas including baseline assessment, risk appetite and governance, intention and vision, desired outcomes, gains and essential capabilities. It is designed to help schemes avoid common pitfalls such as premature procurement or misaligned priorities, and to ensure transformation plans are grounded in organisational readiness and measurable outcomes.

For more details and to access the full guidance, see [PASA's press release](#).

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [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

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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