

Scottish Firefighters' Pension Scheme Advisory Board

Date	20 March 2025
Location	Virtual via Teams
Chair	Iain Coltman (IC)(SPPA)
Members	Alan Duncan (AD) (Scottish Fire and Rescue Service) Brian Baverstock (BB)(Scottish Fire and Rescue Service) Colin Brown (CB)(Fire Brigades Union) Derek Smith (DS)(SG SCD: Fire & Rescue Unit) George Lindsay (GL)(Scottish Fire and Rescue Service) Glyn Morgan (GM)(Fire Officers' Association) John McKenzie (JM)(Fire Brigades Union)

SPPA / SG	Alan Wilkinson (AW)(SPPA) Jason Grainger (JG)(SPPA) Karen Gilchrist (KG)(SPPA)
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GAD	Greg Donaldson (GD)(GAD)
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Secretariat	Craig Finlay (CF)(SPPA)
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Apologies	Finn McKenzie (FM) (SPPA) Mark Rowe (MR) (FBU)
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Observers	None
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1. Welcome and Apologies

- 1.1. The Chair welcomed everyone to the meeting, noting apologies.

2. Conflicts of Interest

- 2.1. No new conflicts of interest were declared.

3. Minutes of previous meeting, action points and matters arising

- 3.1 The minutes of the meeting held 25 September 2024 were reviewed and recorded as accurate.

4. Action points and matters arising

- 4.1. Updates were provided on outstanding action points
- **Action point 97:** KG advised that SPPA will produce timelines for Matthews and Booth projects – This will be covered later in the meeting by JG

- **Action point 98:** KG advised that the consultation responses which were due to be published would be published soon. The Chair noted that some minor amendments were to be made in relation to the Remedy consultation response and that SPPA were now aiming to publish these next month. **Carried forward.**
- **Action point 107:** SPPA to update SAB following review of contribution rates based on actual earnings. KG confirmed that this information was issued to the SAB on 10 October 2024. **Action point closed.**
- **Action point 108:** SPPA to share links to HMRC guidance. KG confirmed this information was issued to the SAB on 4 December 2024. **Action point closed.**
- **Action point 109:** SPPA noted that impact of move from whole time equivalent to actual earnings lay with Scottish Fire and Rescue Service (SFRS) who would provide further update. KG confirms that regular monthly meetings set up with FBU representatives and SFRS. **Action point closed.**
- **Action point 110:** SPPA to share data relating to Booth and Matthews and Remedy interaction. KG confirms this was issued to the SAB on 10 October 2024, noting however that there may be some updates due following recent events. **Action point closed.**
- **Action point 111:** SPPA to provide update on potential additional costs relating to Matthews elections starting to be received. KG confirms JG will provide update under Item 6. **Action point carried forward**

5. Remedy Update

5.1. The Chair introduced and presented Paper 3 on behalf of FM regarding Contingent Decisions.

5.2. JM asked if the numbers impacted by IC's update was around 20. IC confirmed that it was around this number.

5.3. GM added that the English SAB's update was very similar to SPPA's. Discussions ongoing with Home Office wanting to resolve this in the right way.

5.4. JM asked SPPA about any risk to individuals and the decisions they make regarding payment of additional contributions. Secondly, what impact would administrative delays have on members making decisions about paying back contributions -and whether members would be expected to make a decision before having all the required information. IC acknowledged the importance of these questions and asked for member representatives to write in relation to the first point so that a full response could be given. JM advised that he would take this as an action point and write to IC. IC confirmed that, with regards to the second question, no decision can be accepted in advance of the provision of a RSS. JM confirmed he was content with this response. **Action point 112 opened**

5.5. AD asked what the impact would be for those who do not sign up to the member self-service (MSS) portal and how the scheme manager could ensure these individuals would receive the information they need. JM continued adding his support for the concept of

moving towards members having a single location from which to access their information, however there are concerns for those who have not signed up. JG responded by highlighting the risk of misinformation being shared as a result of members not using the correct channels to obtain information, and stressed the importance that all members have access to such channels.

5.6 BB asked if it would be prudent to issue hard copies of RSS information to ensure no one misses out on accessing this. The Chair responded and confirmed that members could be issued with a hard copy. IC did highlight that use of MSS portal is the efficient way to process multiple thousands of applications. JM supports issuing of hard copies and encourages pushing members towards registration on MSS whenever communications are issued, in order to increase registration. **Action Point 113 opened**

5.7. GL confirmed that SFRS have already issued internal staff communications encouraging people to create or update their MSS accounts. GL confirmed that one of the actions from the SLT is to seek increased cooperation between SFRS, their communications team and SPPA's communications team, in order to boost communication to SFRS staff. The Chair acknowledges and notes this so it can be shared with communications colleagues.

6. Projects and Administration Update

6.1. JG presented a Projects and Administration update, covering Booth/Bradshaw, and "Matthews" Second Options Exercise for retained firefighters. Matthews second option will recommence quarter 3 in 2025. JM asked if one of the slides could be amended and JG confirmed that when he issues the slides he should be able to separate the 2016 modified scheme members.

6.2. Following presentation by JG, JM asked if the slides for such presentations could be shared with the SAB and also if, in respect of Matthews, it might be helpful to have a look and breakdown the returns per the three service SDA's in terms of geographical areas. JG agreed to take away as action point on breaking down the data. **Action Point 114 opened**

6.3. JG advises that he had intended to discuss AP 111 but has been unable to obtain an update. **Action point to remain open.**

6.4. JM indicated that it would be helpful to get a clearer picture of pending deadlines for stages of projects and having sight of enough data to show the current status of the projects and also when members impacted by Matthews/Booth will be provided with information at point of retirement.

6.5. The Chair confirmed SPPA took steps from January to introduce monthly updates to pension boards. If this hasn't been shared with SAB members then SPPA can ensure these updates are also sent to SAB members. **Action Point 115 opened**

6.6. KG provided an update on the Matthews consultation. There were a number of minor amendments covering survivor benefits. SAB discussed whether the legislative timeline will be extended by a year, which for SPPA would mean changing from 18 September 2025 to 18 September 2026. KG advises that subject to Ministers' views, SPPA expects to mirror the approach taken in England, and extending by 12 months.

7. Participation Rates

7.1. KG introduced the participation rates paper. KG highlighted a slight reduction in participation rate for quarter 2 and quarter 3. Updated figures, recently received, will be collated and a revised paper issued. **Action Point 116 opened**

8. Employee Contribution Rate Consultation

8.1. KG confirmed the consultation on changes to the employee contribution rates went live on 21 February 2025 and will close on 18 April 2025.

8.2. AW drew attention to the proposal that the effective date of new rates would be from 1 July. AW also highlighted that the consultation proposes that the intention is to update pay bands in line with the annual pay awards, which will require the regulations to be updated annually.

9. Valuation Update from GAD

9.1. GD provided a brief overview of the scheme valuation process and how SAB would be engaged later in 2025.

10. AOB

10.1 None.

11. Date of next meeting

11.1 The Chair confirmed polls have been issued for July, September and December 2025 and March 2026

11.2. The Chair thanked everyone for attending and closed the meeting

Summary of Action Points

Action No	Para No	Action	Owner	Action Status
97	To remain open	SPPA to produce timeline for Matthews and Booth projects once mobilised. Tracking of correspondence and responses to the Matthews second options exercise will be undertaken.	SPPA	Closed
98	4.1	Aim to publish responses to Consultation by the end of July. (amended to publish next month)	SPPA	Carried forward
107	4.1	SPPA to update SAB following review of contribution rates based on actual earnings .	SPPA	Closed
108	4.1	SPPA to share links to HMRC guidance	SPPA	Closed

109	4.1	SPPA to provide regular and ongoing updates on member communications progress in regard to Remedy, Booth and Matthews	SPPA	Closed
110	4.1	SPPA to share data relating to Booth and Matthews as highlighted	SPPA	Closed
111	4.1	SPPA to provide update on potential additional costs relating to Remedy elections	SPPA	Carried Forward
112	5.4	JM to write to IC regarding formal communications so that a response can be sought.	JM	Open
113	5.6	JM supports issuing of hard copies and encourages pushing members towards registration on MSS whenever communications are issued, in order to increase registration. With the additional support of SPPA and SFRS	JM	Open
114	6.2	Following presentation by JG, JM asked if the slides for such presentations could be shared with the SAB and also if, in respect of Matthews, it might be helpful to have a look and breakdown the returns per the three service SDA's in terms of geographical areas. JG agreed to take away as action point on breaking down the data.	SPPA	Open
115	6.5	SPPA took steps from January to introduce monthly updates to pension boards. If this hasn't been shared with SAB members then SPPA can ensure these updates are also sent to SAB members.	SPPA	Open
116	7.1	SPPA to issue revised version of Paper 5	SPPA	Open