

Scottish Firefighters' Pension Scheme Advisory Board

Date	29 July 2025
Location	Virtual via Teams
Chair	Iain Coltman (IC)(SPPA)
Members	Alan Duncan (AD)(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) Frances Graham (FG)(SPPA) Jason Grainger (JG)(SPPA) Karen Gilchrist (KG)(SPPA)
GAD	Rachael Henry (RH)(GAD)
Secretariat	Lesley Hood (LH)(SPPA)
Apologies	Brian Baverstock (BB)(Scottish Fire and Rescue Service) Finn McKenzie (FM)(SPPA) Lorna Crooks (LC)(SG SCD: Fire & Rescue Unit) Mark Rowe (MR)(FBU)
Observers	Jill Swift (JS)(Local Government Association)

1. Welcome and Apologies

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

2. Remedy Update – (FG)

2.1. FG Provided an update on the Remedy and Annual Events Programme. A vast amount of work has been undertaken in collaboration with SFRS on Legacy Fire Service data, finalising the return of records to the Legacy condition.

2.2. SPPA is finalising the production of combined deferred choice Remediable Service Statements and Annual Benefit Statements for active members. The aim is to produce around 2/3rd of service statements by the end of August.

2.3. SPPA will then turn to Annual Allowance Pension Savings Statements.

2.4. In relation to Remedy Immediate Choice, SPPA is working with a third-party supplier to deliver as many Immediate Choice as possible through automation.

2.5. FG noted other scheme managers were facing similar delays to RSS production. FG highlighted it's looking increasingly unlikely SPPA will meet its revised target date of October for all statements, and replanning is underway.

2.6. Work continues to address various cohorts for each element of the Fire Service Immediate choice, in addition to specific elements such as Ill Health, Pension Sharing on Divorce and Transfers.

2.7. JM Thanked FG, indicating Unions understand the complexity faced by SPPA. However, JM noted concerns on a couple of areas. The deadline in legislation was indicated as the end of March. At this point a number of commitments were given in terms of regularity of updates and guidance provided, that SPPA would be able to deliver 99% of statements. He therefore questioned how realistic new timelines might be? JM also highlighted a concern that scheme members, may doubt figures received due to the inability to meet deadlines.

2.8. In reply FG noted that GAD will provide quality assurance on the calculations used to calculate member benefits payable under McCloud remedy and populate the RSSs issued to members.

FG Highlighted that this will provide some confidence to users that the calculations are acting as intended ***for the test cases provided.***

2.9. FG will provide the Pension Board and SAB with an update at the beginning of September. In addition FG and Stephen Pathirana will offer to meet Union Representatives from September on a monthly basis to address any arising questions or issues.

2.13. GM supported these comments and noted member concerns in terms of Remedy processing, and the difficulties for administrators in explaining RSS information.

2.14. For the purpose of the minutes, the Chair noted that GM's comments reflect those of JM and FG's commitment to future engagement and clear timelines. A reworked communications plan will be developed.

2.15. GL updated on work between SFRS and SPPA to consider the overarching communication strategy. Communications will be delivered this week for those in scope for McCloud, Matthews and Booth/Bradshaw exercises. This will be distributed to scheme members by email by either SPPA or SFRS depending on member category. A small number of Matthews impacted members who do not use email accounts will receive by post. This specific communication is aimed to provide an overview of the interconnection of different projects. The Chair thanked GL for this update.

2.16. The Chair thanked FG for her update. FG left the meeting at 13.21 pm.

3. Projects and Administration Update – (JG)

- 3.1. JG reminded SAB that due to McCloud Remedy complexities and other deliverables, the decision was taken to pause Booth Bradshaw and Matthews.
- 3.2. JG stated that SPPA continues to work closely with SFRS to ensure progress based on strategic engagement, and JG thanked GL for work undertaken on the newsletter to be issued to around 6,000 members. This is an important milestone.
- 3.3. A workshop explored various scenarios approach and resource and a critical path analysis undertaken.
- 3.4. (JG) Noted challenges around the GAD calculator. Feedback will be collated and submitted to GAD for review.
- 3.5. Despite the pause (JG) is committed to working closely with SFRS to move things forward.
- 3.6. JG Updated, the legislative date in September will not be met. This will be flagged with the Pension Regulator and communicated in the normal way.
- 3.7. The Chair thanked (JG) for his update. (JG) left the meeting at 13.27 pm.

4. Conflicts of Interest

No new conflicts of interest were declared.

5. Minutes of Previous Meeting

- 5.1. The minutes of the meeting held 20 March were reviewed. Grammatical errors will be corrected before publication.
- 5.2. GL updated that communications will be delivered to all individuals issued via Member Self Service. If necessary, members will be provided with a link to update their details or create an account.

6. Action points and Matters Arising

Updates were provided on outstanding action points.

- **Action point 98:** KG updated on the consultation responses. The Chair noted some minor amendments to the legislation laid in parliament. The Chair apologised for delay. SPPA aim to publish end of summer. **Carried Forward**
- **Action Point 111:** SPPA to provide update on potential additional costs relating to Matthew's elections. **Carried Forward**
- **Action Point 112:** JM Will write to the Chair regarding formal communications, to allow a response to be sought by the next meeting. **Carried Forward**

- **Action Point 113:** JM Discussed the challenges around those who have yet to register for MSS and whether there was value in issuing hard copies. Driving increased registration towards MSS as a single information point. **This Action point will be closed,** and a **new action opened** for SPPA to monitor and provide a quarterly update to the SAB on MSS registrations. (GL) Noted, communication discussed earlier reiterates RSS will be issued via MSS. **New Action Opened 117**
- **Action Point 114:** JG To provide a breakdown of returns per the three service SDAs in terms of geographical areas. (JG) provided this information to the SAB on the 18 June. **Action Closed**
- **Action Point 115:** SPPA took steps from January to ensure monthly updates to Pension Boards. If this hasn't been shared with SAB members, SPPA can ensure updates are provided. Commitment by (FG) to engage by early September. **Carried Forward**
- **Action Point 116:** SPPA to issue revised version of Paper 5 – This was provided to the SAB on the 18 June. **Action Closed**

7. Matthews Further Consultation Update – Paper 4 (KG)

7.1. KG Provided an overview to the background of the initial two pieces of legislation. The Home Office (HO) had subsequently become aware that some English Fire and Rescue Authorities (FRA) will not be able to complete implementation of the 2023 options exercise by 31 March 2025. Additionally the HO has acknowledged a number of areas that should have been covered by the Matthews Remedy but were not captured by the legislative changes in 2014 and 2023.

7.2. KG The HO consultation on the additional amendments ran from 16 December 2024 till 17 February 2025. The consultation response document has not been published yet, however it is not expected that the proposed technical changes will impact many.

7.3. From a Scottish perspective, equivalent legislative changes came into force on the 18 March 2024. It's anticipated Matthews second option delivery will be re-initiated as soon as practicable. In light of the Home Office decision further amendments to the Matthews 2nd choice option were provided by Scottish Ministers with a consultation on these amendments due to be published by SPPA.

7.4. The Chair thanked KG for her update, noting the paper sets out some key areas the consultation will ask and propose. The Chair welcomed general comment or contribution, or if SAB members have any questions, they may wish to come back in writing.

7.5. GM said that although delays are disappointing, the proposals seems sensible from a practicable perspective. But it was important for the SAB to continue monitoring progress.

7.6. JM stressed the importance of clear communications on timescales. He also said he would be happy to provide written feedback.

7.7. JM commented that the FBU's position remained that any amendments to the legislation should cover pre April 2000 transfers from retained into whole time.

7.8. JM Suggested value in monitoring on a quarterly basis in line with meetings, with written position provided if required. The Chair noted.

7.9. The Chair asked DS if he anticipated any financial implications as a consequence of the administrative delays to Matthews. DS indicated the cost would be delivered from the year it falls within. Finance Partners will be updated accordingly.

8. Participation Rates Paper 5 – (KG)

8.1. KG Provided an overview of the paper which contains the participation rates for all quarters in 2024/25 and Quarter 1 in 2025/26.

8.2. KG Updated, participation rates remain high and retirement patterns consistent.

8.3. The Chair opened for comment. JM queried the figures in the table dated June 2024.

8.4. KG replied that information on participation is provided by SFRS. SFRS recently undertook a review of all payroll reports, with opt out review information rationalised to only include information relating to the category of staff concerned. This change in process appears to have led to an anomaly in June 2024, however this did not make any difference to the overall percentage due to the way it is calculated. Details of the calculation can be provided if required.

8.5. JM Agreed to take this off table and (KG) will contact SFRS for clarity and provide (JM) with the calculations for working out the percentage of participation rates.

8.6. KG Noted that information received from SPPA Administration Team indicates retirements over the same timeframe remain consistent.

9. GAD Valuation Update – (RH)

9.1. (RH) provided the SAB with an overview of valuation process. In terms of timeframe, the Fire Scotland data is expected by the end of 2025. Following analysis, GAD and SPPA will engage the SAB on assumptions, shortly after. Final results are anticipated by the end of 2026, with new contribution rates in place for April 2027.

9.2. The valuation is undertaken in line with financial assumptions set by HM Treasury, including the SCAPE discount rate. There is no timetable for this but it may be early 2026..

9.3. The Chair asked if the Board would welcome an in person training session at the next scheduled meeting. Following agreement, (RH) will take this forward.

9.4. GL Confirmed, the new member contribution rates went into effect on the 1st July and will be deducted from the pay run, 31st July. The Chair enquired on any impact over the course of July. GL replied that it was too early to determine, however this will be monitored.

10. AOB

10.1 The Chair referred to the issue (as highlighted in an FBU circular) regarding Section 4 of the Public Service Pensions and Judicial Pensions Act 2022,. Section 4 refers to contingent decisions where individuals have opted out and seek to opt back into the scheme. Current legislation is inconsistent depending on when you opted out, why you opted out and what scheme you're able to re-join. Currently, if an individual opted out of the 1992 scheme, they could opt back in and purchase some service to the point that they had originally opted out. But when they opted back in, they could only resume service in the 2006 scheme. This is inconsistent with the policy intention originally set out, and Ministers have written to UK Government on the issue.

10.2. Work with key stakeholders on proposals to rectify this is getting underway, and SPPA hope to provide the SAB with proposals possibly before or at the next scheduled meeting

10.3. Potential for some to receive invitation to join a working group across UK. Currently liaising with UKG officials on the likelihood of this.

10.4. The Chair welcomed views from SAB members.

10.5. JM Noted, for awareness, FBU are due to deliver communications through 'Injury to Feelings' claims in Scotland. Any queries in relation to this should be directed to FBU. Any received within SPPA or SFRS, JM content for these to be redirected to him.

10.6. To assist in communications, the Chair noted full Ministerial commitment to settle claims promptly. However, this is in the hands of court proceedings.

11. Date of next meeting

2nd October 2025 – By MS Teams (To be Confirmed)

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 Summer.	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	Carried Forward
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	Closed

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	Closed Provided 18th June 2025
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. 29 th July - Commitment by (FG) to engage by early September.	SPPA	Carried Forward
116	7.1	SPPA to issue revised version of Paper 5	SPPA	Closed Provided 18th June 2025
117	6	Providing an update to Scheme Advisory Board quarterly on MSS registrations.	SPPA	Action opened