Meeting	Scottish Firefighters’ Pension Board
Meeting date	18 September 2025
Meeting time	10:30-12:30
Meeting location	Virtual

Board members	Andy Marchant	Board Chair
	Gus Sproul	Board Member
	Nicola Hector	Board Member
	Sarah O’Donnell	Board Member
	Scott McCabe	Board Member
SPPA attendees	Chief Executive	
	Chief Financial Officer	
	Chief Operating Officer	
	Chief Transformation Officer	
	Corporate Governance Manager	
	Deputy Chief Executive	
	Head of Strategy and Governance	
	Programme Delivery Manager	
	Risk and Controls Manager	
	Strategic Communications Lead	
Apologies	Kenneth Barbour	Board Member
Minute taker	Governance Delivery Lead	

1. Welcome, Apologies and Declarations of Interest

1.1 The Chair welcomed all to the meeting and noted apologies from Kenneth Barbour.

1.2 The Board welcomed new member Sarah O’Donnell, Deputy Chief Officer (Corporate Services) for Scottish Fire and Rescue Service.

1.3 The Chair also welcomed new SPPA colleagues, Deputy CEO and Corporate Governance Manager to their first Pension Board meeting.

2. Minutes of Previous Meeting and Terms of Reference

2.1 The Minutes of the previous meeting were agreed electronically and are now available on the SPPA website.

2.2 The Board were asked to note the new universal Terms of Reference (ToR), which have been consulted on and agreed by the Chairs of all four Pension Boards and will formally take effect from 1 October 2025. The context of this change was to bring consistency to all four Pension Board ToRs, with a universal language, purpose and guidance.

2.3 It was noted that the purpose of the Pension Boards was to effectively support the Scheme Manager, but Boards maintain legal responsibility to report SPPA to the Pensions Regulator (TPR), should they feel a breach of legislation had occurred.

2.4 A key change to the ToRs for all Pension Boards is the removal of the Vice Chair role, and the Board were keen to know who would cover should the Chair be unavailable. SPPA confirmed that the Chair from one of the other Pension Boards would be asked to assist if rescheduling the meeting was not an option, and it was agreed SPPA would add an explanation of this to the ToR.

F0925.01	SPPA to address wording in the Terms of Reference (ToR) to ensure cover, should a Board Chair be unavailable. The SPPA indicated it would do this consistently for ToR to all Pension Boards by 31 October 2025.

3. Performance, Risk and Projects

3.1 Chief Executive Overview

The Chief Executive Officer, SPPA, reflected on the work carried out and the challenges faced during his first year at SPPA, with Remedy remaining the biggest of these challenges. The following key points were also noted:

- resource had been secured to enable the agency to meet its goals, with ongoing discussions taking place with Scottish ministers for additional resource.
- ongoing work to replace contractors with permanent members of staff.
- restructuring of the Executive Team (ET), with a particular emphasis on the appointment of a Deputy Chief Executive.
- the agency remains committed to making further progress and acknowledged that SPPA is broadly comparable with other public service pension schemes in relation to the Remedy journey, although slightly behind with Firefighters.

3.2 He also thanked the Board for their support and appreciated the work carried out to address member frustrations directly.

3.3 The new Deputy Chief Executive was introduced to the Board. She will lead on the areas of Governance, Policy and Finance.

3.4 No questions or comments were raised by Board members with regard to this agenda item.

4. Business as Usual (BAU) Delivery

4.1 The Chief Operating Officer, SPPA provided an update on BAU delivery. Key points to note are:

- Service restrictions were introduced in April, to allow increased capacity for processing Remedies for McCloud, Booth, and Matthews.
- Core services, such as retirements, ill health and bereavement have been ringfenced and continue to be processed within agreed timescales.
- Complaints levels were noted as low and nothing significant to report.
- It was acknowledged that there had been issues/delays to webforms in March, with response time around 1-2 weeks.
- The new member portal, Engage, is under development with SPPA creating the space for user testing with Scottish Fire and Rescue Service (SFRS) and building a set of robust FAQs.
- Amended divorce administration fees, to align with consumer price index (CPI). Broadly the biggest change is harmonisation across all schemes, so that charges are the same. The SPPA will look for support from member reps to ensure this information lands will all scheme members.

4.2 The Board highlighted the increase, on social media, of member frustration, particularly around the delay in receiving Remediable Service Statements (RSS). SPPA noted that they intend to meet with representatives of SFRS monthly, to provide accurate updates on Remedy progress, and work through member frustrations. SPPA also agreed to meet with Gus Sproul, Board member, to discuss how these frustrations can be addressed.

F0925.02	SPPA to meet with Board member (Gus Sproul) by 31 October 2025 to discuss Remedy complaints raised on social media platforms and how these frustrations can be addressed.

	Update: *SPPA Employer Engagement Manager held a call on 24 September in relation to this action. The outcomes of this call will be shared with the Board.*

5. Technical Working Group (TWG)

5.1 The Board were presented with a paper on the Scottish Fire and Rescue Service Technical Working Group (TWG). This included a recap of TWG meetings which have taken place since the last Pension Board in February.

5.2 The Chair noted that it would be helpful for Board members to have a membership list for this group.

6. Finance Summary

6.1 SPPA provided a paper to the Board showing overpayments summary for the Firefighters' Pension Scheme. The Board were asked whether the financial information provided was beneficial or whether future Board meetings would only contain finance data by exception if SPPA are seeking advice or if there are specific circumstances that the Board should be made aware of. As such, the Board requested that the thresholds for the application of such exceptions should be proposed for Board's consideration, both in volumes and value terms. Pending such, the Board's expectation was that the member overpayments report would continue in its current form.

7. Annual Events

7.1 SPPA presented a summary of Annual Benefits Statements (ABS) production and Annual Allowance (AA) to the Board. The key points to note were:

- 100 per cent of non-Remedy active members received an ABS by 31 August 2025.
- 65 per cent of Remedy active members received an ABS by 31 August 2025.
- Work is ongoing to ensure all ABS will be issued to Remedy active members and the Board will be kept up to date on progress.
- The process to identify members who have breached their AA is underway. SPPA aims to issue Pension Saving Statements by the end of October.
- Remedy active and deferred members will have until 06 July 2027 to apply for Mandatory Scheme Pays.

8. Legislative Projects (Remedy, Booth, Matthews and Pensions Dashboard)

8.1 The Board were introduced to the new Programme Delivery Manager who will lead on Remedy work. This recruitment is part of a review of the SPPA senior leadership team, where permanent members of staff have been brought in to replace contractors. It is hoped this will enhance accountability, responsibility and governance around the Remedy project.

8.2 The Programme Delivery Manager provided an update on Remedy. Key points noted were:

- Progress is being made on automation. This means that, once choices are made, members should not have to wait for payment.
- Data validation is underway to ensure calculations are correct.
- Prioritisation of members who have retired due to ill-health.
- Communications sub-group has been established to focus on Booth and Mattews projects. SPPA will update Board members when progress with these projects can be demonstrated.

8.3 The Board discussed the prioritisation of ill-health members and sought confirmation that they would not be de-prioritised by non-complex cases being dealt with first. The SPPA noted that when working through more complicated cases, calculations developed can unlock issues with more straightforward cases and therefore allow for these to be processed. Extra resources have been brought in to process simpler retirals, allowing for more experienced staff to focus on the manual calculations needed for the complex cases. Whilst this can often take several days to work through, the SPPA assured the Board that complex cases involving ill health remained a priority.

8.4 The Board also discussed member communications, specifically the legislation covered in these communications when informing members of their options for retirement. Whilst the SPPA can inform members about the choices available, it cannot provide financial advice to members. An action was taken for the SPPA to investigate the current wording provided in correspondence and on the website, and ensure members are directed to free pension advice services.

8.5 The SPPA also highlighted the benefits of the UK Pensions Dashboard Programme, which will enable users to view and manage pensions in one place. The Board were encouraged to promote this to all scheme members.

F0925.03	SPPA to investigate the wording provided in member communications and identify whether this includes referring members to free pension advice services, with an update to be provided to the Board by 31 October 2025.

9. Member Engagement

9.1 The Board were presented with a paper on ongoing communication and engagement activity, in particular work with the Fire communications sub-group.

9.2 No questions or comments were raised by Board members with regard to this agenda item.

10. Scheme Risks

10.1 The Board were presented with a paper on the current top five risks within SPPA, and how these impact the Firefighters' Pension Scheme.

10.2 No questions or comments were raised by Board members with regard to this agenda item.

11. The Pensions Regulator (TPR) General Code Compliance

11.1 The Board were presented with a paper on the TPR General Code of Compliance. The paper highlighted the mandatory requirements that pension schemes must comply with and the best practice standards which the regulator expect schemes to comply or actively work towards. The Firefighters' Pension Scheme is currently reporting 82% compliance with the General Code.

11.2 No questions or comments were raised by Board members with regard to this agenda item.

12. Review of Outstanding Actions

12.1 Open actions were reviewed, and the following were approved to close during the meeting:

- **F1223.02**
- **F0924.02**

13. Any other business

13.1 Board members were asked to contact the Governance team should they have any further suggestions for the themed discussions at the

Training Day Event (all Pension Boards) that is scheduled to take place on 20 November 2025.

14. Summary of new Actions

F0925.01	SPPA to address wording in the Terms of Reference (ToR) to ensure cover, should a Board Chair be unavailable. The SPPA indicated it would do this consistently for ToR to all Pension Boards by 31 October 2025.
F0925.02	SPPA to meet with Board member (Gus Sproul) by 31 October 2025 to discuss Remedy complaints raised on social media platforms and how these frustrations can be addressed. ***Update:*** *SPPA Employer Engagement Manager held a call on 24 September in relation to this action. The outcomes of this call will be shared with the Board.*
F0925.03	SPPA to investigate the wording provided in member communications and identify whether this includes referring members to free pension advice services, with an update to be provided to the Board by 31 October 2025.