

SFRS Scheme Advisory Board

Date	23 October 2025
Location	Virtual via Teams
Chair	Iain Coltman (SPPA)
Members	Alan Duncan (Scottish Fire and Rescue Service) Colin Brown (Fire Brigades Union) George Lindsay (Scottish Fire and Rescue Service) Glyn Morgan (Fire Officers' Association) John McKenzie (Fire Brigades Union)
Observers	Erica Glancy (Scottish Fire and Rescue Service) Jill Swift (Local Government Association)
SPPA / SG	Alan Wilkinson Finn MacKenzie Jason Grainger Karen Gilchrist Kate Thomson-McDermott
GAD	Brian Allan Rachael Henry
Secretariat	Paul Gibson (SPPA)
Apologies	Derek Smith (SG Safer Communities Division) Lorna Crooks (SG Safer Communities Division) Mark Rowe (Fire Brigades Union)

1. Welcome and Apologies

- 1.1. The Chair welcomed attendees to the meeting.
- 1.2. Apologies were noted from Derek Smith and Lorna Crooks from SG Safer Communities Division, and Mark Rowe from Fire Brigades Union.

2. Conflicts of Interest

- 2.1. No new conflicts of interest were declared.

3. Minutes of previous meeting and matters arising

- 3.1. The minutes of the meeting held 29 July 2025 were reviewed and held as accurate.
- 3.2. The Chair noted that there were no matters arising.

4. Action Points

- 4.1. Updates were provided on outstanding actions points:

- **Action Point 98:** The Chair confirmed that the Consultation response would be published before the next SAB meeting. **Action Point Carried Forward.**
- **Action Point 111:** SPPA confirmed that the Booth and Matthews projects had been paused due to Remedy and noted that approximately 1200 expressions of interest had been received from SFRS in relation to the Matthews 2nd Options exercise prior to that point. SPPA noted that expressions of interest continued to be received but due to the pause, no progress had been made with calculations. SPPA noted that once delivery of the project had begun, further information would be shared with the board. **Action Point Carried Forward.**
- **Action Point 112:** The Fire Brigades Union (FBU) noted that as circumstances surrounding the subject behind this AP had changed, there was no longer a need to send the referenced letter. **Action Point Closed**
- **Action Point 115:** The Chair confirmed that the updates and engagement as committed to at the July SAB had been delivered. **Action Point Closed**

- **Action Point 117:** SPPA provided an update on Member Self Service (MSS) and presented data relating to member registrations. Following the presentation, FBU asked if the data could be updated to show the total number of registered members as a percentage of overall scheme membership and if the data could be shared with the Board. **Action Point Closed**
- SPPA agreed to update the presentation to include data highlighting the proportion of the overall membership base registered for MSS and share the slides with the group. **Action Point 118 opened.**
- SPPA acknowledged a point raised by the Scottish Fire and Rescue Service (SFRS) regarding modified 2006 scheme data, and noted that it was not currently possible to include this data but would consider how this could be provided, noting that it may need to be reported separately.

5. Remedy – Opted Out Service Buy Back

5.1. SPPA presented Paper 3 to provide an update surrounding the buying back of pensionable service under contingent decisions and summarised key aspects of the issues contained in the paper.

5.2. SPPA noted that the Ministry of Housing, Communities and Local Government (MHCLG) had engaged with stakeholder groups on this matter, with this engagement helping the SG better understand the issue and identify possible solutions.

5.3. SPPA advised that although engagement on the matter would continue with MHCLG, it was important that SAB contributed to the process.

5.4. SPPA noted that no formal recommendation had been made on how to resolve the issue and highlighted questions in the paper for SAB consideration. SPPA opened to the group for discussion.

5.5. During the discussion, SFRS raised questions surrounding the impact on lump sum calculations and tax. SPPA noted the questions and advised that the issues surrounding lump sum calculations would be a matter for discussion with the Government Actuary's Department (GAD); SPPA noted that tax rules differed between compensation and pension payments but confirmed that tax implications were currently being considered.

5.6. In response to a further SFRS question surrounding the possibility of further legal action under discrimination laws, SPPA acknowledged the

point and confirmed that despite the administrative difficulties posed, it was felt that the approach currently being taken was the most suitable.

5.7. The Fire Officers' Association (FOA) thanked SPPA for the presentation and raised concerns that compensation may not be the best option due to differences between various member groups.

5.8. FOA indicated their view that the most appropriate solution to avoid future legal challenges remained as returning members to the scheme but acknowledged that this was not an option, and asked if the possibility existed to act as though opt out decisions had not been made.

5.9. SPPA acknowledged this point and noted that the buyback did not extinguish the opt out; SPPA confirmed that the options in the paper were the most appropriate however engagement would continue with MHCLG.

5.10. The Chair noted the points raised and confirmed that the issue was an ongoing legal question, with consideration being given to amending the transitional arrangements applying to the 2015 scheme.

5.11. FBU acknowledged the complexity of the issue and indicated that it may be beneficial for the group to consider the matter separately away from the meeting and suggested providing a written response to SPPA at a later date.

5.12. FBU noted the complexities surrounding compensation mechanisms and recognised that part of the difficulty lay with differences in minimum retirement ages across different schemes; FBU indicated that the modified 2006 scheme could offer potential solutions.

5.13. In response to a question surrounding the number of affected members in Scotland, SPPA noted a very small group of members were affected but could not confirm exact numbers.

5.14. SPPA concluded the discussion and noted the points raised and feedback would be considered with the aim of facilitating further discussion on the subject ahead of the next meeting. **Action Point 119 opened**

6. Matthews Consultation

6.1. SPPA provided a verbal update on the Matthews Consultation, noting that the consultation was currently live and would run from 19 September 2025 to 14 November 2025.

6.2. SPPA indicated that response documents had not been received from the Home Office or MHCLG although it was hoped that the documents would be published by the end of October 2025.

6.3. FBU confirmed that they would feed back on the consultation before the deadline and asked that a copy of the report be shared when available. SPPA confirmed that a copy of the report would be circulated once available.

7. Gender Pensions Gap

7.1. The Chair introduced item 7 on the Gender Pensions Gap and noted that this was a matter SPPA were looking at across the five devolved schemes. The Chair noted that some proposals to mitigate the gap in the Local Government Pension Scheme (LGPS) were under consultation and advised that some of the issues would be shared in due course.

7.2. Following introduction, GAD began their presentation to the group and provided some background before opening for discussion about the gender pay gap.

7.3. GAD provided a presentation on the Gender Pensions Gap (GPG) and shared a range of graphical and numerical data, providing explanations of the data as it related to active and retired members of the scheme, pausing for questions and discussion throughout.

7.4. During the discussions, SFRS noted the gender pay gap in the Fire and Rescue Service and the lag in the data between retired and active members; SFRS also noted that despite changes to increase workforce diversity, females only made up approximately 8% although the proportion was expected to increase in future.

7.5. The FBU welcomed the data relating to retained firefighters and suggested that future analysis consider firefighter availability in the data, highlighting that women were predominantly those with carer responsibility which would impact earning capacity.

7.6. Following further discussion, GAD continued by highlighting a range of data relating to retained firefighters, providing analysis of the data for the group before concluding the presentation.

7.7. FBU thanked GAD for the comprehensive presentation and asked if it would be possible to receive a copy of the slides for further consideration. GAD welcomed the feedback and confirmed that explanatory notes would be added to the slides and a copy circulated with the group. **Action point 120 opened**

7.8. SFRS thanked GAD for the presentation and noted that it was encouraging to see that the gender pay gap was lower than the pensions

gap, suggesting that this demonstrated an ongoing improvement over a period of time.

7.9. SPPA noted that minimal data was available in Scotland surrounding the number of women in the service and asked if a similar analysis had been carried out in England to compare to Scottish data. GAD said that although a similar analysis could be carried out, the data was not available at that time.

7.10. Following further discussion, the Chair concluded the item and thanked GAD for their presentation. The Chair indicated that the Board would continue to consider the issue to identify the potential for improvements across all schemes.

7.11. The Chair noted that data collection for the 2024 valuations was ongoing and suggested revisiting the issue at the second meeting of 2026 once sufficient data had been collected. **Action Point 121 opened**

8. Participation Rates

8.1. SPPA introduced Paper 4 and provided an update on participation rates and highlighted the continued high participation rates amongst staff.

8.2. SPPA noted that the most recent data suggested that no opt outs had been recorded from SFRS in the first two quarters of the year, and confirmed that member opt outs would continue to be monitored.

9. Section 37 Update

9.1. The Chair introduced Paper 5 to provide an update on the Virgin Media / Section 37 ruling.

9.2. The Chair outlined the background to the issue and confirmed that as SPPA were confident that schemes met the reference scheme test as set out in the paper, the paper could be taken as information and advisory only.

10. AOB

10.1. The Chair informed the group that Alan Wilkinson would be stepping down from his role as SPPA pensions policy lead for the firefighters scheme and would be replaced by Finn MacKenzie.

10.2. The Chair thanked Alan for his work on the Board and welcomed Finn to the role.

11. Date of next meeting.

11.1. The next meeting is provisionally recorded as 17 December 2025.

SFRS Scheme Advisory Board

Action Ref.	Action	Action Owner	Latest position	Action status
98	Aim to publish responses to Consultation by end of July.	SPPA	Consultation response to publish ahead of December 2025 meeting	Carried Forward
111	SPPA to provide update on potential additional costs relating to Matthews elections starting to be received.	SPPA	Jason to provide further update once project delivery begins.	Carried Forward
112	JM to write to IC regarding formal communications so that a response can be sought	JM	Circumstances surrounding letter have changed. FBU to take matter 'off table' and return to SPPA at later date.	Closed
115	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. 29th July – Commitment by (FG) to engage by early September	SPPA	Agreed engagement has been delivered	Closed

117	Providing an update to Scheme Advisory Board quarterly on MSS registrations	SPPA	AP 118 opened to update MSS registration data presented quarterly to Board	Closed
118	SPPA to update data relating to MSS to include proportion of scheme member base registered for MSS and share with SAB	SPPA	Opened to update data presented as part of ongoing AP 117	New AP
119	SPPA to consider / explore legal aspects of compensation mechanism / options surrounding resolution of buyback issues. May need to convene subgroup / discussion forum.	SPPA	Placeholder – SPPA	Possible New AP
120	GAD' s Gender Pension Gap slides with explanatory notes to be circulated to the board.	SPPA	Issued to board members on 25 February 2026	Closed
121	SAB to revisit gender pensions gap issue / assumptions at second meeting of 2026 once sufficient data available from 2024 GAD valuation	SPPA / GAD / SAB	Placeholder – SPPA	Possible New AP