

Scottish Firefighters' Pension Scheme Advisory Board

Date	01 April 2026
Location	Virtual via Teams
Chair	Iain Coltman (SPPA)
Members	Alan Duncan (AD) Scottish Fire and Rescue Service (SFRS) Brian Baverstock (BB)(SFRS) Erica Glancy (EG) (SFRS) Glyn Morgan (GM) (Fire Officers' Association) John McKenzie (JM) (Fire Brigades Union)
Observers	Claire Johnson (Local Government Association)
SPPA / SG	Finn MacKenzie (FM) Jason Grainger (JG) Karen Gilchrist (KG)
GAD	Izaak Angel (IA) Rachael Henry (RH)
Secretariat	Lesley Hood (SPPA)
Apologies	Derek Smith (DS) (SG Safer Communities Division) Colin Brown (CB) (FBU) Mark Rowe (MR) (FBU)

1. Welcome and Apologies

- 1.1. The Chair welcomed attendees and advised the meeting would be recorded for the purpose of the minutes.
- 1.2. Apologies were noted from Derek Smith (DS) (SG Safer Communities Division), Colin Brown (CB) (Fire Brigades Union) and Mark Rowe (MR) (Fire Brigades Union).

2. Conflicts of Interest

- 2.1. No conflicts of interest were declared.

3. Minutes of previous meeting and matters arising

- 3.1. The minutes of the meeting held on 23 October 2025 were reviewed. The minutes were approved subject to Secretariat checking feedback from JM had been incorporated
- 3.2. The Chair noted there were no matters arising.

4. Action Points

Updates were provided on outstanding actions points:

- **Action Point 98:** The published Matthews consultation response and Equality Impact Assessment were sent to the SAB on 25 March 2026.

Action Point Closed

- **Action Point 111:** SPPA will provide an update on potential additional costs relating to Matthews elections received. This will be covered by (JG), SPPA, under agenda item 7.

Action Point Carried Forward

- **Action Point 118:** SPPA will update the presentation slides to include data on the proportion of the overall membership base registered for MSS (now Engage) and circulate to the SAB.

Action Point Carried Forward.

Action Point 119: Opted Out Service Buyback will be discussed under agenda item 5. The paper was circulated to the SAB on 26 March 2026.

Action Point Closed

Action Point 120: The Gender Pension Gap paper was circulated to the SAB on 25 February 2026. **Action Point closed.**

- **Action Point 121:** Scheme Valuations – as data collection for the 2024 valuations is ongoing, the Chair noted at the last meeting, the issue should be revisited later in the year once sufficient data had been collected. **Action Point Carried Forward**

5.1 Remedy – Opted Out Service Buy Back

5.1.1 FM provided a verbal update confirming that a solution has been identified to address the Opted Out Service Buy Back issue. All UK parties have agreed that this will effectively provide affected members with their full remedy.

5.1.2 JM confirmed an FBU circular was issued on 31 March 2026 to notify members of the agreed solution.

5.1.3 In Scotland, the Minister for Public Finance wrote to the Finance and Public Accounts Committee on 25 March 2026, confirming that SPPA could implement the agreed solution ahead of legislation by the next Parliament. A technical consultation setting out the proposed arrangements will be shared with the SAB.

5.1.4 The solution uses the provisions for special cases set out in the Public Service Pensions and Judicial Offices Act 2022 to disapply sections 4(2) and 4(3) of the Act, with regulations to be made to allow affected members to apply for a contingent decision. Ten firefighters in Scotland are known to be impacted. SPPA has written to those affected and will issue a further letter detailing the Remediable Service Statement, associated costs, and the impact of the Opted Out Service Buyback. SPPA's website has been updated accordingly.

5.1.5 The Chair thanked FM for this overview and opened for Questions.

5.1.6 JM, queried the timescales for implementation and legislating FM noted that the parliamentary timetable remains uncertain due to the parliamentary elections in May 2026.

5.1.7 JM referred to figures in the weekly dashboard. FM agreed to seek a more detailed breakdown and provide this. **Action Point 122 opened**

5.1.8 CJ, LGA, referred to the Scottish Government's letter on legislative redress and queried whether authority to proceed had been given. FM

confirmed this. CJ noted the English SAB is seeking legal advice on the risks of progressing ahead of legislation.

5.1.9 CJ highlighted concerns relating to members with a disqualifying break in pensionable service. The Ministry of Housing, Communities and Local Government is considering whether this can be addressed within the regulations without unintended consequences. FM confirmed that SPPA was aware of the risk, which will be explored as part of the technical work solutions and legislation. The Chair confirmed any details will be shared with the SAB.

5.2 Remedy – Delivery of RSS Update

5.2.1 JG, SPPA provided a slide presentation updating on the administrative aspect of Remedy delivery.

5.2.2 JM welcomed the progress made over recent months and indicated it would be helpful for further detail to be provided on the deferred aspect, including where SPPA considers this cohort to fit within the overall process and indicative timelines. **Action Point 123 opened**

6. Update on overall membership proportional uptake for Member Self Service (now Engage)

6.1 JG updated the SAB on membership uptake of Engage, launched on 18 February 2026. It was noted that uptake was 25% of the overall membership.

7. Matthews Delivery Update

7.1 JG updated the SAB on work with the Scottish Government Automation Centre for Excellence, noting progress from the build phase to user acceptance testing. A Proof of Concept letter is expected to be issued to around 40 members before the end of April.

7.2 JM enquired if a sample range of letters could be shared (with names redacted) for information. JG confirmed this could be actioned. **Action point 124 opened**

7.3 JG confirmed the intention for all letters to be issued by the end of July for Stage 1.

7.4 JG aims to report on all aspects of the delivery. This will include issuing of letters, feedback received, calculations, different types and volumes involved and the overall financial impact.

7.5 The Chair expressed thanks to JG for the detailed overview and addressing questions raised.

8. 2024 Valuations Training

8.1 The Board received a valuation training session, delivered by GAD. Discussions on the demographic assumptions are scheduled for September.

8.1 JM indicated it would be beneficial to view the overall workforce profile, including the number of pension contributors and active scheme members, balanced against the overall number of pensioners. In response, RH, GAD, advised that this would be considered as part of the data report analysis and would be available at that stage.

8.2 BB, SFRS, enquired about the salary increase set by HM Treasury and how these rates are determined. RH responded that under the draft Directions, HM Treasury intends to consider consistent salary increases across all public sector scheme workforces.

8.3 EG, SFRS, JM and GM thanked GAD for their overview.

8.4 The Chair expressed thanks to GAD for their update and indicated dates would be canvassed for the September meeting. Options to be considered for a hybrid or in-person meeting, potentially to be held in Edinburgh.

9. Participation Rates

9.1 KG, SPPA, introduced Paper 3, providing an update on participation rates, which remain high. A slight increase in opt-outs during the last quarter was noted. It was queried whether this may be linked to changes in contribution bandings; however, SFRS has not indicated that this is the case. Retirements processed by SPPA remain consistent.

10. AOB

10.1 No items raised.

10.2 The Chair thanked the SAB for their attendance and closed the meeting at 14.02 pm.

11. Date of next meeting.

11.1. The next meeting is scheduled for 1 July 2026.

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Action Ref.	Action	Action Owner	Latest position	Action status
98	Aim to publish responses to Consultation by end of July.	SPPA	The published Matthews consultation response and Equality Impact Assessment were sent to the SAB on 25 March.	Closed 25/3/2026
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
118	SPPA to update data relating to MSS to include proportion of scheme member base registered for MSS and share with SAB	SPPA	SPPA will update the presentation slides to include data on the proportion of the overall membership base registered for MSS (now Engage) and circulate to the SAB.	Carried Forward
119	SPPA to consider / explore legal aspects of compensation mechanism / options surrounding resolution of buyback issues. May need to convene subgroup / discussion forum.	SPPA	Opted Out Service Buyback will be discussed under agenda item 5. The paper was circulated to the SAB on 26 March.	Closed 26/3/2026

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 25/2/2026
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	Scheme Valuations – As data collection for the 2024 valuations is ongoing, the Chair noted at the last meeting, the issue should be revisited later in the year once sufficient data had been collected.	Carried Forward
122	(JM), FBU, referred to figures in the weekly dashboard. (FM), SPPA, agreed to seek a more detailed breakdown and provide this.	SPPA	More detailed breakdown required of pension dashboard for contingent decisions	Action Opened 1/4/2026
123	(JM), FBU, welcomed the progress made over recent months and indicated it would be helpful for further detail to be provided on the deferred aspect, including where SPPA considers this cohort to fit within the overall process and indicative timelines.	SPPA	More information required on deferred members	Action Opened 1/4/2026

124	(JM), FBU, enquired, once the stage of issuing letters is reached, could a sample range be shared with names redacted to provide a reference point.	SPPA	Redacted selection of Matthews letters to be issued to board	Action Opened 1/4/2026
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