

ROYAL BERKSHIRE FIRE AUTHORITY REPORT



COMMITTEE	MANAGEMENT COMMITTEE
DATE OF MEETING	16 APRIL 2026
SUBJECT	FIREFIGHTER PENSION UPDATE
LEAD OFFICER	BECCI JEFFERIES, HEAD OF HR & L&D
LEAD MEMBER	N/A
EXEMPT INFORMATION	PART I
ACTION	TO NOTE

1. **EXECUTIVE SUMMARY**

- 1.1 The report provides the Management Committee a high-level update on matters affecting Firefighter Pension Scheme administration and confirms the position on governance and oversight.

2. **RECOMMENDATION**

That Management Committee:

- 2.1 **NOTE** the update provided in this report.

3. **REPORT**

- 3.1 Pensions governance for the Authority is provided through a Local Pensions Board established under the Public Service Pensions Act 2013. The Board supports the Fire Authority and the Scheme Manager by providing oversight and assurance on compliance with pension legislation, scheme regulations, and The Pensions Regulator’s Code of Practice.
- 3.2 The Board monitors key performance indicators, oversees reported breaches (including those escalated to The Pensions Regulator), and maintains a focus on member communications, learning and development, and continuous improvement in pension administration and governance. It examines the issues facing pension administration and provides annual reports to the Audit and Governance Committee for scrutiny.

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- 3.3 Pension administration for Firefighter Pension Schemes is undertaken by West Yorkshire Pension Fund (WYPF) on behalf of Royal Berkshire Fire Authority. The administration is also subject to internal audits annually with outcomes examined by the Audit and Governance Committee accordingly.
- 3.4 At its meeting on 16 March 2026, the Audit and Governance Committee received the latest audit report which identified 13 actions, two of which were determined high. The actions related to failures to meet timelines, particularly in relation to providing pension estimates as well as failures to issue Annual Benefits Statements on time. The Committee received a verbal update at the time and recommended that the Management Committee also receive an update.
- 3.5 The two high risk audit recommendations relate to the absence of a centralised log of overpayments, which has since been resolved, and the indication that two individuals were reported as missing from the system. WYPF confirm they are on the system but were not presented adequately at the time of the audit.
- 3.6 The audit also identified some low classified risks around general record management, for example missing dates on paperwork, dates on policies, provision of early letters to deferred members and evidence of second checking. These specific audit areas have now been addressed.
- 3.7 It should be noted that failure to undertake some actions in accordance with statutory timelines, such as the issue of Annual Benefit Statements, amounts to a breach and is reportable to The Pension Regulator. Both WYPF and the Service report these breaches accordingly and the Audit and Governance Committee is duly advised.
- 3.8 The complexity associated with firefighter pension schemes and the need to address the discrimination found in public sector pension schemes, previously reported to the Authority, has been challenging for some years and put significant pressure on both the Service and pension administrators to manage the workloads and to ensure the necessary steps are taken to redress matters in line with government guidance.
- 3.9 WYPF have 24 fire service clients and the volume of work associated with the 'Remedy' and 'Matthews' projects to redress the earlier discrimination is problematic. Due to the significant volume of those affected across all clients, WYPF, in 2025, was also not able to provide all affected individuals with their Remedial Service Statement which clarifies the different options available to enable individuals to make choices. Again, the inability by the pension administrator to meet this requirement led to a reportable breach.
- 3.10 The Service has received a number of complaints under the Internal Disputes Resolution Process (IDRP) for pensions related matters. A total of 25 have been received from individuals awaiting communication regarding their choices under the remedy arrangements or complaining about the speed at which their cases are being progressed. Fortunately, all but 3 of these complaints are now

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resolved, however, we await government guidance on the contingent decision option, which is outside of the control of either the Service or the pension administrator. The number of complaints could increase at any time due to dissatisfaction in the processing of cases.

- 3.11 As a result of concerns regarding the progress of the Remedy and Matthews projects by WYPF, the National Fire Chiefs Council and Local Government Association agreed that rather than each fire service client managing the issues individually, it was more appropriate and effective to take a collective approach. As a result, an Oversight Board has now been established and a plan put in place to help prioritise and agree the areas of focus for WYPF and hold them to account. Further updates on progress are shared with the Scheme Manager and WYPF advises that they are working to these new priorities and are seeing some positive outcomes.
- 3.12 To support governance and oversight, the HR team meet regularly to review their internal action plans and ensure that they are up to date with developments in the pensions area. Regular contract meetings are held with WYPF, with increasing focus on performance due to delays in the administration of cases.
- 3.13 Whilst assurances have been given by WYPF regarding adequate resourcing to meet the need, they have been unable to keep to the statutory timelines or adequately prioritise cases. Failure to adequately administer pensions always carries a risk of penalty from the Pensions Ombudsman if cases are progressed to them. The LGA and Scheme Advisory Board work closely to consider nationally matters affecting compliance with firefighter pension scheme regulations. Performance across this area is being closely monitored, with reports to the Audit and Governance Committee provided as appropriate.

4. CONTRIBUTION TO STRATEGIC COMMITMENTS

- 4.1 Sustainability: We are committed to ensuring that we provide a financially sustainable Service and take meaningful action to help address the climate emergency.
- 4.2 People: We will support our staff by providing a safe and inclusive environment for them to thrive in, building a diverse organisation that is engaged with, and accessible to, our communities.

5. FINANCIAL IMPLICATIONS

- 5.1 Whilst the cost of remedial action will be met by Government, the Service indirectly incurs costs in the significant workload associated with providing data to support pension administration and to ensure communications to individuals impacted by the changes.

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6. LEGAL IMPLICATIONS

- 6.1 The matters associated with Firefighter Pension Scheme management and remediation is complex and some actions require Government approval and the creation of statutory instruments before employers can take action.
- 6.2 Contingent decisions relate to cases where individuals opted out of the Firefighters' Pension Scheme during the remedy period and may have made a different decision had age discrimination not occurred. These cases arise under the Firefighters' Pension Remedy and are governed by the Firefighters' Pensions (Remediable Service) Regulations 2023. Some affected individuals have not yet been able to make their pension choice because full Government and Home Office guidance on how contingent decision cases should be processed has been delayed.

7. EQUALITY AND DIVERSITY IMPLICATIONS

- 7.1 Whilst there are no direct equality and diversity implications arising from this report, it does recognise the slow progress to remediate the discrimination found in public sector pensions and the Firefighters Pension Schemes. The introduction of further oversight via the Oversight Board and governance via the Local Pension Board, Contract meetings and regular auditing, help to ensure that all matters are addressed with the appropriate urgency and efficiency.

8. RISK IMPLICATIONS

- 8.1 Failure to adequately administer pensions carries a risk of penalty from the Pensions Ombudsman if cases are progressed to them. Whilst every effort will be made to ensure the correct calculation and payment of benefits is put in place, there is a risk that benefits may be calculated incorrectly due to the complexities associated with contributions rates, taxation and the period of time over which recalculation of benefits need to be undertaken.

9. SUSTAINABILITY IMPLICATIONS

- 9.1 N/A

10. CONSISTENCY WITH DUTY TO COLLABORATE

- 10.1 Buckinghamshire and Milton Keynes FRA share the same pension administrator and have sought to understand the position, alongside other fire and rescue services who are clients of WYPF. Chief Fire Officers through the NFCC have worked in collaboration with the LGA to support the formation of the Oversight Board.

11. PRINCIPAL CONSULTATION

- 11.1 Chief Fire Officer / Scheme Manager has been consulted on the contents of this paper.

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11.2 Monitoring Officer has been consulted.

11.3 The Chief Finance Officer has been consulted on the contents of this paper.

12. BACKGROUND PAPERS

12.1 Audit and Governance Committee - Agenda Item 5 - Internal Audit update - 16 March 2026.

12.2 Minutes of the Audit and Governance Committee held 16 March 2026.

12.3 Audit and Governance Committee - Agenda Item 7 – Local Pension Board update – 10 July 2025.

12.4 Fire Authority report - RBFA Firefighters' Pension Scheme – Administration, Management and Governance Strategy - 19 December 2022.

12.5 Fire Authority report - Immediate Detriment Cases - 17 February 2021.

13. APPENDICES

13.1 None

14. CONTACT DETAILS

14.1 Becci Jefferies, Head of Human Resources and Learning and Development,
0118 938 4670