



Secretariat: bluelight.pensions@local.gov.uk

Breach Assessment

Date of assessment

31 March 2025

Introduction

The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 require pension schemes to provide members with an Annual Benefit Statement (ABS) each year outlining their pension benefits. In the Firefighters' Pension Scheme the statutory deadline to provide an ABS is 31 August. As part of the implementation of the McCloud remedy, the statutory deadline for members to receive their first Remediable Service Statement is 31 March 2025

Identified

- Informed by scheme manager

Assessment

[Using the [TPR guidance](#) comment on the four areas and score red, amber or green

| | Cause | Effect | Reaction | Wider Implications |
|--------------|---|--|---|--|
| Red | | | | |
| Amber | Significant payroll software challenges and complications in identifying and extracting the correct pay elements for different ranks of our members, which has resulted in delays in submitting timely accurate data to our pension administrators. | Affected members include current active members of the Firefighters’ Pension Scheme and deferred pension members who have not reached retirement age. Approx 95% of immediate choice members have received their statement | Action has been taken to identify the cause of the breach and prevent recurrence. The data reports have been built and provide a solid foundation for future year end reports. The year end data was submitted to the administrators on 18 March 2025 | It is unlikely that there are wider scheme issues and that the scheme is in breach of other legal requirements. All members approaching retirement have benefits calculated correctly and paid on time |
| Green | | | | |

Action

Over several months, the pension team collaborated closely with the payroll team to ensure that the year-end reports accurately captured data and reflected the correct pay elements. The reports have now been built and thoroughly reviewed before submitting them to the administrators. The pension team are satisfied with the accuracy of the foundational coding within the reports, which will enable timely and accurate production of future reports.

Affected members have received a personal letter regarding the delay. An item was also included in SFRS News and on SharePoint. XPS to provide updated timeline for publication of Statements.

History / Frequency

Late publication of annual Benefit statements has occurred several times previously. This was primarily due to complications during change over of payroll software and delays in application of back dated pay awards.

Decision

| | |
|----------------------------------|----------------------|
| Report as material breach | 31 March 2025 |
| Recorded as breach | 31 March 2025 |

Assessed by:

Janine May

Date of assessment:

31 March 2025

Board Review:

Tabled at Board Meeting:

Agreed by board: