

## Pensions Update

### Report of the Chief Fire Officer

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#### 1 Executive Summary

This report provides Members with an update on the Service's implementation of changing pension legislation, the challenges associated, and the recommended action of recruiting a specialist Pensions Officer

#### 2 Recommendations

The Fire Authority is recommended to approve the recruitment of a fulltime Pensions Officer.

#### 3 Background

Pensions are a complex subject and recent legal challenges and changes are having a significant impact on both current and future workloads within the Service. Providing the information and data required to ensure the Service's pensions administrators, West Yorkshire Pension Fund, (WYPF) can process pensions accurately and within the legislative timescales is both complex and resource intensive.

Prior to WYPF, in November 2020, the previous provider, Shropshire County Pension Fund (SCPF) informed the Service that due to the additional resource needed to undertake the proposed McCloud Sargeant remedy the Shropshire Team would no longer be able to offer a service beyond 31 March 2022. Therefore, the Service undertook a tender process in conjunction with Warwickshire Pension Fund to secure a new provider. This new provider was West Yorkshire Pension Fund and the contract commenced on 1 April 2022.

Before joining West Yorkshire Pension Fund in 2022, all of the administration and technical queries were managed by SCPF, therefore requiring minimal input from the service.

However, since the move to West Yorkshire Pension Fund, this workload has increased considerably and there is an expectation that the Service provides much more support and administration.

In addition, all Fire and Rescue Services have been given two extensive pieces of work to complete:

**Matthews and others v Kent and Medway Towns Fire Authority** is the test case on the Part-time Workers Regulations 2000 brought by retained firefighters alleging they have been less favourably treated than full-time firefighters.

**McCloud/Sargeant:** Prior to 2015, public sector pension schemes provided benefits on a final salary basis. This was then shifted to a career average scheme in 2015, but the McCloud/Sargeant judgement in December 2018 found the protections introduced in 2015 to be discriminatory against younger members of the final salary schemes.

## 4 Current Position and Proposals

The Service recognises that it will need specialist pension advice to meet its legislative requirements. Current and future legislative changes will continue to increase this burden and the associated corporate risk.

Pension legislation supporting remedy for the McCloud / Sargeant case is now in place and went live in October 2023 as originally intended. Those retiring after 1 October 2023 are now automatically returned to their legacy scheme and processed as per normal. One such case has been successfully completed. It should be noted that this is only a single piece of legislation relating to one pension scheme. The work burden to support this first case and subsequent cases, was and is considerable. In the absence of specialist pension knowledge this work was supported by Hereford & Worcester Fire and Rescue Service's (HWFRS) Pension Officer.

An in-house provision is now essential to meet this increasing demand and provide resilience to the Service and assurance to the pension scheme members. Collaboration will continue with HWFRS, however this on its own is not enough to meet demand and provides no resilience in the medium to long term.

With a clear legislative pension pathway and timetable now established the Service recognises challenges in both pension expertise and capacity. To meet these challenges the Service has explored how best to proceed in what is a specialist field.

The recommendation is that the Service employs a Pension Officer to be the Fire Authority's key expert for the Firefighters' Pension Schemes and the Local Government Pension Scheme (LGPS). The role will be responsible for managing the Contract between the Authority and the Pension Administration Services provider, ensuring that the contract is carried out in accordance with the specification. It will co-ordinate the delivery of an efficient and effective service to members, and potential members, of the Firefighters Pension Scheme and the LGPS and be the primary point of contact.

The role will also support the Pension Board, by overseeing and coordinating the necessary high level of administration and work closely with the Human Resources (HR) and Finance teams to provide advice and guidance on all pension related matters.

## **5 Conclusions**

The Service is fully committed to meeting the requirements of the new pension legislation impacting on the Firefighters' Pension Scheme and ensuring all pension members are correctly remunerated within the legal time limits.

The Service recognises the complexity of pensions and recommends the recruitment of a Pension Officer who will provide advice and guidance to all stakeholders including the Pension Board, Scheme Manager, Fire Authority, Local Government Association and internal departments.

It is proposed that the Pensions Officer position will sit within the Finance Team and will be responsible to the Head of Finance.

## **6 Capacity**

Pensions is an ever-growing area of complex issues which requires expert knowledge and training to undertake the role. Without this specialist capacity the Service is at risk of being unable to meet its obligations of providing support to its members and managing all of the Pensions Schemes.

## **7 Fire Alliance / Collaboration / Partnership Working**

To assist with the development of the Human Resources Team's Pensions knowledge and this new position of Pensions Officer, the Service will continue to work closely with Hereford and Worcester Fire and Rescue Service Pensions Officer.

## **8 Financial Implications**

The financial implications of procuring an in-house Pension Officer would be up to £56,892 inclusive of on costs. The Job Description has been designed, assessed and given a Grade 10 which equates to a salary band scale point 32- £51,395 to scale point 56 - £56,892.

Grade	Scale Point	Basic annual	NI	LGPS	Total
		£	£	£	£
10	32	£40,221	4,295	6,837	51,395
	33	£41,418	4,460	7,041	52,952
	34	£42,403	4,596	7,209	54,241
	35	£43,421	4,736	7,381	55,573
	36	£44,428	4,875	7,553	56,892

## 9 Legal Comment

There are no legal implications arising from this report.

## 10 Equality Impact Assessment

There are positive equality and diversity implications arising from this report and an e-EQIA is required. Any recruitment will be fully advertised allowing equal opportunities for all to apply.

## 11 Fire Standard Core Code of Ethics and Human Rights (including Data Protection)

There are positive impacts relating to existing Fire Standards, namely, Code of Ethics, Leading the Service and Leading and Developing People.

Data will be managed in accordance with existing policies and procedures.

## 12 ICT

Legacy data is being accessed to meet pension administration requirements, and this will continue to require ICT support. The Pensions Officer will build up some knowledge on such systems by liaising with ICT and other stakeholders.

## 13 The On-call Service

The Service will require the additional specialist knowledge of the Pensions Officer to process the Matthews Case and meet legislative requirements.

## 14 Public Value / Service Delivery

The acquisition of specialist pensions knowledge will improve service delivery in relation to supporting the services provided by WYPF.

## **15 Reputation**

Pensions is a very detailed and complex area of work affecting a large proportion of our workforce. Failure to provide a robust service in this area can impact significantly on the reputation of the Service.

## **16 Training**

The Pension Officer training requirements will depend on the quality and experience of the successful applicant. They will be supported by the HWFRS Pensions Officer and other local and regional pension teams networks.

## **17 Appendix**

Pensions Officer Job Description

## **18 Background Papers**

There are no background papers associated with this report.





**Shropshire**  
Fire and Rescue Service

## Job Description

<b>Post</b>	Pensions Officer	<b>Post No</b>	
<b>Line Manager</b>		<b>Location</b>	Headquarters, Shrewsbury
<b>Directorate</b>	Finance	<b>Section</b>	Human Resources
<b>Scale</b>	Grade 10	<b>Current Salary</b>	£40,221
<b>Hours</b>	37 per week	<b>Status of Post</b>	Permanent

### 1 Job Purpose

- 1.1 The post is the Authority's key expert for the Firefighters' Pension Scheme and the Local Government Pension Scheme. The role will be responsible for managing the Contract between the Authority and the Pension Administration Services provider, ensuring that contract is carried out in accordance with the specification. It will co-ordinate the delivery of an efficient and effective service to members, and potential members, of the Firefighters Pension Scheme and the LGPS and be the primary point of contact.

The role will support the Pension Board, by overseeing and co-ordinating the necessary high level of administration to enable them to function effectively. To provide an effective service for the members and scheme employers through excellent customer care and by continually improving service delivery.

### 2 Major Tasks

- 2.1 Manage the pension contracts and undertake regular reviews to ensure any outsourced contract is carried out in accordance with the specification. Chair pension contract meetings with providers and action outcomes.
- 2.2 To be the first point of contact for the Pension Administration Service provider to ensure that an efficient and effective service is maintained for all parties.
- 2.3 To interpret the Firefighters Pension Scheme and Compensation Scheme, where necessary in the context of overriding legislation, in order to advise the Service management Team and scheme manager on complex technical queries and related pension scheme matters.
- 2.4 To maintain a thorough and up to date working knowledge of relevant pension legislation and developments and assist in the drafting of guidance on legislation, to produce documentation and to ensure compliance with standing

orders, policies, regulations and procedures relating to the LGPS, FPS and Shropshire county pension fund.

- 2.5 To support managers and employers through the development and communication of comprehensive and understandable advice and guidance on all pension schemes.
- 2.6 To be the primary point of contact for liaison between the Local Government Association (LGA), the Scheme Advisory Board (SAB) and the Authority.
- 2.7 To manage the implementation of the Pensions National Remedy project and interpretation of national guidance documents.
- 2.8 To manage the process of the outcome of tribunal related cases.
- 2.9 To support Local Pension Boards, through the development and communication of comprehensive and understandable guidance and delivery of training.

### **3 Job Activities**

- 3.1 Attendance and participation, where appropriate, at LGA, SAB and its Sub Committees or Pension Regulator Events and Fire Regional Officers Group meetings.
- 3.2 To prepare and maintain all essential documents and papers for the Pension Board, such as the Risk Register, Administration reports, Training Plan and Decision Log.
- 3.3 Gathering, interpreting and cascading salient information from the LGA, the SAB and its Sub Committees, and The Pension Regulator to the Board Members
- 3.4 To provide professional advice to managers and staff on the interpretation and application of pension regulation and FRA policies as they relate to pension schemes and the meeting of other financial obligations.
- 3.5 Deal with complex queries, identifying the appropriate processes and procedures to use and ensure effective decisions and judgements are made within these.
- 3.6 To ensure accurate calculations and payments of appropriate pension payments including AVC's.
- 3.7 Manage the FPS annual benefit statement process.
- 3.8 To advise and assist with the implementation of any pension scheme changes and new provision.



- 3.9 To assist in the discharge of duties in relation to all payroll aspects of pensions administration and to ensure the accurate and timely payment of pensions and benefits, including the implementation of annual increases in compliance with Inland Revenue legislation, for the Local Government and Firefighters' Pension Schemes.
- 3.10 To provide assistance as required with the triennial actuarial valuation.
- 3.11 To communicate effectively with, and provide training to, managers and staff of the FRA with regard to relevant pension matters. Ensuring communication of employee related matters through briefings, newsletters and events.
- 3.12 To manage and maintain current FRA administrative procedures to ensure that member data held by the administrators is accurate.
- 3.13 To co-ordinate the transfer of work, data and information between the Authority, the Pension Administration provider and the member as required.
- 3.14 To be the first point of contact for members, or potential members, of the schemes with regards to pension queries and provide excellent customer service.
- 3.15 To work with the Payroll Department to ensure that data held for active members is accurate and pension contributions are deducted correctly.
- 3.16 To co-ordinate, process and review all pensions' documentation for staff joining or leaving the Service.
- 3.17 To liaise as required with Internal and External Audit representatives.
- 3.18 Liaise with the Finance Department to check and monitor system outputs and assist where necessary in the reconciliation of pension payments and the completion of statutory returns.
- 3.19 To ensure that pension service performance targets, service standards and service agreements are met through control and improvement.
- 3.20 To maintain personal and professional development to meet the changing demands of the job, participate in appropriate training activities.
- 3.21 To exercise proper integrity and respect of confidential matters and personal information obtained during the exercise of duties so as to reflect the FRA core values in the undertaking of said duties.
- 3.22 To undertake such other duties, training and/or hours of work as may be reasonably required and which are consistent with the general level of responsibility of this post.

## **4 Other Tasks**

- 4.1 To ensure that the Brigade policies on equality and diversity at work are implemented, monitored and adhered to at all times, in order to achieve a working environment that promotes equality and diversity. Be sensitive to the feelings and needs of others.
- 4.2 To support the organisation in embedding the 'core values', strategic aims and corporate objectives.
- 4.3 To ensure all duties are carried out in accordance with the Authority's ICT Security Policy.
- 4.4 To comply with the Health and Safety responsibilities set out in Appendix A to this job description.
- 4.5 To assist in the implementation of the Authority's Service Plan and in the achievement of the objectives for the Authority as a whole.
- 4.6 Ensuring information is securely maintained and treated confidentially in accordance with Service policy, the General Data Protection Act and other Information Acts.
- 4.7 To make an effective contribution to the corporate aims of the Fire Authority.
- 4.8 Maintain administrative procedures and records in accordance with Service policy, orders and instructions including documenting and recording work activity.
- 4.9 Ensure that any defect of Service premises, accommodation, furnishings, vehicles fixtures and fittings are reported in accordance with specified procedures.
- 4.10 To become involved in and to respond effectively to the changing requirements of the Authority.
- 4.11 To carry out such other duties as may be directed, commensurate with the grading of the post.

## **5 Analysis of Performance Requirements and Conditions**

### **5.1 Contacts**

#### **In Own Department**

Contact is made with members of the Finance and Human Resources teams on a daily basis for the giving and receiving of advice on Pensions work carried out by the post holder.

#### **Elsewhere in the Authority**

Contact is made on a regular basis with all Service employees for the resolution of enquiries and providing Pensions advice within the scope of the post holders area of responsibility, or under the guidance of the Head of Finance. Contact is also made with members of the Pension Board.

### **Outside the Authority**

There will be daily contact with the Pension Administration Providers, or any other body operating bureau services on our behalf, and other external agencies as may be necessary. Contact is made with regional and national Fire Service Pension Advisors. There will also be contact with the Payroll Provider Team.

### **5.2 Supervision Received and Supervisory Responsibility**

The post holder is directly responsible to the Head of Finance. The post holder must have the ability to work on his/her own initiative, work within the general programme and workloads set. The post will supervise the pension administration assistant and temporary staff assigned.

### **5.3 Complexity**

The post holder must have excellent written communication skills and be able to prepare complex reports. The ability to communicate with people at all levels within the organisation and with contacts outside the authority is required.

The post requires a degree of understanding of pensions and management information system for the extrapolation and interpretation of managerial and statistical information for use by the Fire Authority, Audit Commissions, Home Office and other external agencies.

## **6 Job Overview**

### **6.1 Knowledge and Skills**

The post holder requires indepth knowledge of the subject area in which they are required to work.

### **6.2 Demands**

Whilst there are recognised laid-down procedures covering all main activities, the postholder is expected to deal with any unexpected problems or situations which arise.

### **6.3 Responsibilities**

The post holder has responsibility for the pensions administrator. The main responsibilities are set out above and require an appropriate level of care, accuracy and confidentiality from the post holder.

### **Status of job description**

November 2023

# Safety Responsibilities

## Individual Employees

1

- Each employee is responsible for their own acts or omissions and the effect that these may have upon the safety of themselves or any other person.
- Every employee must use safety equipment or personal protective equipment (PPE) in a proper manner and for the purpose intended.
- Any employee who intentionally or recklessly misuses anything supplied in the interests of health and safety will be subject to disciplinary procedures.
- Every employee must work in accordance with any health and safety instruction or training that has been given.
- No employee may undertake any task for which they have not been authorised and for which they are not adequately trained.
- Every employee is required to bring to the attention of their supervisor/manager any hazard or perceived shortcoming in our safety arrangements.
- Every employee must report any near miss, accident or dangerous occurrence that they witness or are involved in.
- All employees must co-operate with their employer to ensure legal requirements are met and the highest standards of safety management are maintained.
- Every employee must observe correct manual handling techniques when lifting carrying or moving a load.
- Every employee must follow the Brigade General Health and Safety Rules.

## Person Specification

	<b>Essentials</b>	<b>Desirable</b>
<b>Qualifications (or equivalent skills)</b>	GCSEs at Grade 4 or above to include English and Maths or equivalent qualification. NVQ Level 4 in business administration or equivalent Evidence of CPD.	
<b>Knowledge and Experience</b>	Excellent knowledge of the Firefighters Pension Scheme Regulations and related compensation schemes. Knowledge of the firefighters pension schemes governance regulations and overriding legislation. Previous office experience gained within Local Government or a Fire Service. Proven experience in a pensions administration role. Proven experience of working with complex pension schemes	
<b>Skills</b>	Significant knowledge and experience of Firefighter Pension Schemes and Local Government Pension Schemes Ability to interpret complex pension legislative information Knowledge of management/pensions information systems. Good presentation and report writing skills Analytical and methodical approach Knowledge of Microsoft office software packages. Ability to work within tight deadlines with the ability to prioritise workloads Able to communicate confidently, clearly and effectively with members of staff at all levels.	Understanding of GDPR
<b>Personal Qualities</b>	Able to work as part of a team to provide cover, arrange and prioritise work as necessary. Excellent communication skills Organised and effective time management flexible approach to changing situations. Understand the requirements for confidentiality.	
<b>Special Factors</b>	Willing to occasionally work outside normal office hours.	