

**Minutes of the meeting of
Shropshire and Wrekin Fire and Rescue Authority
Pension Board**

**held in the Sycamore Room, Headquarters / via MS Teams
on Tuesday, 10 September 2024 at 2.00pm**

**Present
Members**

Employer Representatives

Karen Gowreesunker	ACFO Corporate Services	KG
Joanne Codey	Head of Finance	JC

Member Representatives

Matt Lamb	Fire Brigades Union	ML
Steve Morris	Fire Brigades Union	SM

Officers

Darren Bowe	Pensions Officer	PO
Aleks Zydek	Executive Support Officer	AZ
Helen Scargill	West Yorkshire Pension Fund	HS

Karen Gowreesunker introduced herself as new Chair of Pension Board.

1 Apologies for Absence

James Walton (JW), Tony Talbot (TT), Wendy Edwards (WE), Rob Cartwright (RC).

Members raised lack of attendance of member representative TT at Pension Board meetings.

Action: KG to discuss future attendance with TT

2 Conflicts of Interest

Board members were reminded that they should declare any interests or responsibilities, which may lead to conflicts of interest in the subject area or any specific agenda item of this meeting. A conflict of interest is defined as a financial or other interest, which is likely to prejudice a person's exercise of functions as a member of the Pension Board. It does not include a financial or other interest arising merely by virtue of that person being a member of the Firefighters' Pension Scheme.

JCo declared that as Head of Finance she has Conflict of Interest. She suggested Claire Elis as her replacement. JCo will continue attending the Board to give updates but not as employers representative.

3a Pension Board Meeting Minutes
For decision

The Board received the minutes of the Pension Board Meeting held on 6 March 2024, **attached marked 3a**, and agreed that they be signed as an accurate record of that meeting.

3b Pension Board Action List
For information / update

The Board noted progress against the actions on the Action List. All discussion relating to this item was recorded on the document marked 3b.

4 Terms of Reference
For decision

The Board considered its Terms of Reference and agreed any necessary changes.

KG proposed the following changes to the Terms of Reference:

- In section 10 Quorum to add wording: "Where quorum cannot be achieved meeting can still progress and documents can be reviewed but any decisions needed cannot be made and will be deferred to the next meeting.'

Members agreed this change would be beneficial going forward. ML suggested for wording above to sit in section 9 Meetings instead.

JCo questioned changing the wording in section 10 Quorum from one representative from each side to two representatives from each side. HS agreed that this would support more balance opinions and prevent bias. ML added that from his point of view with quorum of only 4 the Board is well balanced. KG commented that with small number of members the balance may be difficult to achieve and if there is a scope for increasing number of Members on the Board. ML added that finding additional members will be a challenge for both employers an employee's side.

Action: KG and JCo to look at succession planning for the Pensions Board.

5 Conflict of Interest Policy
For information

The Board considered its Conflict of Interest Policy and agreed any necessary changes.

ML enquired whether conflicts should be documented in the table on page 7 of the document. KG clarified that the table is not intended for recording specific interests, as these interests are already captured in the Conflict of Interest (COI) forms completed by members. Table would be used if Members declare COI for specific agenda item at the meeting.

6 Contract Management Update and Issues

For information

DB gave update on this item and stated he attends meetings WYPF hosts. It's a group of FRS that attend. One issue to note is that annual benefits statements will be delayed for those in Seargant Remedy.

HS putting information to TPR together to give what is required, issues been encountered along the way that delayed that progress. As soon as package is ready then clients can use content to formulate the response on CFA behalf.

DB questioned not reporting to TRP until that is done. HS explained that if TPR comes back you may have to deal with TPR twice. That way once the information is there the Service will report to TPR.

7 Pensions Discretions Update

For information

DB advised that HHRA looks after the Pension Discretion documents which states where the discretions were applied.

ML stated that Pension Discretions should be reported to Fire Authority and as such these should be publicly accessible. The Board should have a sight of this document and regular updates going forward.

DB noted that he and HHRA are due to review the Pensions Discretions in near future.

Action: KG to speak with HHRA regarding future updates on this item for the Board.

8 Update on Pension Exercises

For information/ discussion

DB provided an update on the current situation with the Sergeant and Matthews cases.

8a McCloud/Sargent

DB informed the Board that at last meeting it was reported that the Service had a lot to do to collate the data. He was pleased to say that data has been collated and passed to WYPF to produce remedial service statements. DB added that there is still a legislation missing for those who took lump sum payment.

HS confirmed that WYPF is still awaiting information from HMRC regarding this legislation and is hopeful the procedure should be available later this month or next month to move cases forward. She added that cases are progressing but very slowly due to workloads around the Matthews exercise.

SM questioned if the ministerial note was not sufficient. HS advised that what WYPF is waiting for the policy to be laid out before applying the note. DB added that current cases:

- 12 green cases did not take the taxable lump sum
- 5 amber cases have option under Mathew's exercise
- 16 red cases who took the taxable lump sum

KG questioned if ML and SM received any feedback from their union members. ML added that usual comments about the process taking longer, and different obstacles seem to be popping up. He added that it's good to have an understanding of intricacies between green, amber and red cases but the fact is that members still do not have access to the money they are owed.

8b Matthews

DB reported that the Service had issued letters to 429 eligible members. 177 forms were returned out of which 170 expressing interest and 7 expressing no interest. DB added that he plans to approach the 7 no interest responses to ensure they understood the original letter and if they want to reconsider. DB added that the Service employed a tracing company ITM to support tracing those members that failed to respond. On back of that there will be further comms and further reminders issued to eligible members.

JCo noted that the Service will utilize LGA comms but also create additional internal comms in simple English.

Action DB to Create a cover letter that explains this stage is only expression of interest.

KG questioned if Unions could offer any support in tracing eligible members. DB assumed that was already happening and will explore this option.

ACTION: DB to explore support Unions could offer with tracing eligible members.

DB added out of 170 people who expressed interest he managed to send out 45 statements so far and is working to complete the remaining ones over coming weeks.

9 Update from Pension Administrator

For information / discussion

The Client Relationship Manager, West Yorkshire Pension Fund, gave an update, including a summary of the following monthly client reports:

- a) March 2024
- b) April 2024
- c) May 2024
- d) June 2024
- e) July 2024
- f) August 2024

HS reported 27 options leavers are pending and she added that it's because they left the Service, but WYPF was not in a place to calculate their statement as there may not be official leave form or form was not processed yet.

DB expressed interest in list of members that is outstanding. HS to provide the list to DB outside of the meeting.

Action: HS to provide list of leavers that are pending to DB.

HS reported that 100% of statements out of scope of Remedy were produced. Those in scope of Remedy will be produced by the end of December 2024.

There is potential breach that may be added to Breaches Register if October deadline is not met for producing statements.

HS added that for Matthew's exercise work is progressing slowly. She also added that WYPF is working on valuations for 2024 to submit to GAD to be as accurate as it can be as this will have an impact on employer contributions and employee benefits.

KG commented that overall WYPF performance looks positive.

10 Pension Board Risk Register

For information / review

The Board noted the Risk Register.

All items related to this item were recorded on directly on Pension Risk Register.

ML proposed that additional column needs to be added to Pension Board Risk Register titled 'Review date'

Action: AZ to add above suggested change to the Risk Register

Action: KG to provide update at SAP via minutes and verbally. DB could attend the Committee meeting when needed.

Action: KG to speak with ICT Manager to confirm documents that give cyber security assurance to the Board.

Id 14 HS explained WYPF has overreaching assurance from Bradford council regarding cyber security. The monthly client reports contain notes of any breaches.

Action: Payroll to attend Board as and when update is required rather than being a standing agenda item.

Action: AZ Web Member Registration to be moved to action log. Risk to be closed.

11 Breaches Register

For information / discussion

The Board noted the Breaches Register.

This paper was distributed to Members on the day via email. DB noted that new breach has been added to the register on 22 August 2024 regarding leavers form being submitted late to administrators. He also advised the Board he is expecting that further entry will be made regarding late issue of benefit statements.

12 Register of Internal Disputes

For information

The Head of Human Resources and Administration will provide an update on the Register of Internal Disputes.

KG stated that she needs to speak to HHRA on this matter. No HR representative was present at the meeting to give update.

Action: KG to speak to HHRA about Register of Internal Disputes.

13 Training

For information

The Board considered Pension Board training, including:

- Pension Board Member Succession Planning
- [Update training register](#)
- Notice of upcoming events
- Training needs analysis
- TPR Training Modules which can be accessed via the following link:
<https://education.thepensionsregulator.gov.uk/login/index.php>

ML and SM to send any training they done to DB to collate the data.

DB stated that TPR General Code requires Board Members to complete set amount of training hours (10h) but courses need to be available for this

requirement to be met. DB added that as part of Pensions Board Work Plan there are two meetings where training sessions can take place.

AZ pointed out that due to cancellation of last meeting and heavy agenda in September the decision was made to remove training from Work Plan for September. She added that training session is on December meeting Work Plan.

DB requested that Members suggest training topics they would like to explore going forward. ML suggested training around Matthews Pension Exercise would be beneficial and that this could be done at the December Board meeting.

Action: DB to prepare training on Matthews Pension Exercise for December meeting.

14 Payroll

DB suggested that Payroll should be taken off standing agenda items but should attend Pensions Boards going forward as and when payroll update is needed.

Action: AZ to take off Payroll from standing agenda items.

15 Any Other Business

DB highlighted that pensions dashboards are due to become available. The Service will be signing up to them and DB recommended that they become a standing agenda item for future Pension Board meetings.

Action: AZ to add Pensions Dashboards to standing agenda items.

16 Next Meeting Date

Tuesday, 10 December 2024 at 2.00 pm in Sycamore Room, Headquarters / via MS Teams.