

**Minutes of
Shropshire and Wrekin Fire and Rescue Authority
Pension Board Meeting
to be held in the Sycamore Room, Headquarters / via MS Teams
on Tuesday, 23 September 2025 at 2.00 pm**

Present

Members

Employer Representatives

Karen Gowreesunker	ACFO Corporate Serices	KG
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Member Representatives

Rob Cartwright	Fire Brigade Union	RC
Simon Morris	Fire Brigade Union	SM

Officers

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

Vote of Thanks and Welcome

KG thanked Matt Lamb and Steven Morris for their service on the Board and welcomed Rob Cartwright and Simon Morris to their first Board meeting as board members.

KG clarified that Employer representatives consist of Karen Gowreesunker, Claire Ellis and James Walton. She added that Board Terms of Reference (ToRs) currently in place were adopted in September 2024 and reviewed at AGM in June 2025. She read out Statement of Purpose and Duties of the Board as follow:

Statement of Purpose

The purpose of the Board is to assist Shropshire and Wrekin Fire and Rescue Authority in its role as a Scheme Manager of the Firefighters Pension Scheme (the Scheme). Such assistance is to:

- (a) Secure compliance with the Regulations, any other legislation relating to the governance and administration of the Scheme, and requirements imposed by the Pensions Regulator in relation to the Scheme; and
- (b) Ensure the effective and efficient governance and administration of the Scheme.

Duties of the Board

The Board should at all times act in a reasonable manner in the conduct of its purpose. In support of this duty Board members:

- 1 Should act always in the interests of the scheme and not seek to promote the interests of any stakeholder group above another; and
- 2 Should be subject to and abide by Shropshire and Wrekin Fire and Rescue Authority Members' Code of Conduct.

RC raised the Board membership and low attendance from FRSA members of the board. KG agreed that membership of the Board needs to be looked at and attendance record need to be taken under consideration. KG to seek guidance on how members are elected as the Board should consists of current or retired members of the Service and not only Trade Union representatives. The recruitment to the Board needs to ensure balanced representation of the workforce and should not be dictated by a representative bodies.

RC raised that at ToRs state that 'Members representatives should be able to demonstrate their capacity to attend and complete the necessary preparation' and that is currently not happening.

ACTION: KG will seek guidance on the issue.KG and DB to bring informed decision to the next Board meeting.

RG asked if there is any flexibility in setting up the PB meetings. KG noted that yes there is and AZ added that meetings were scheduled with previous Members in mind and if not suitable the November meeting can be rearranged for another date.

ACTION: AZ to arrange new date for next PB meeting.

RC questioned who drives the ToRs for the Board. DB noted that current ToRs come from FPS website, but local agreements have been added. KG added that as a Board we can review the ToRs and make necessary changes.

ACTION: AZ to set up a MS Teams Pension Board space and share ToRs for review prior to next PB meeting.

3 Apologies for Absence

Tony Talbot, Andy Bevon, Claire Ellis, James Walton, Joanne Coadey

4 Conflicts of Interest

Deferred to December 2025

Board members are 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.

Not all Members of the Board were present and signing of COI forms will be postponed till next Board meeting.

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5a Minutes

Deferred to December 2025

The Board deferred the minutes of 24 July 2025 meeting to next Board meeting due to lack of quorum.

5b Action List

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

[XX - PB Actions & Decisions 30.09.2025.docx](#)

6 Contract Management Update and Issues

The Pensions Officer provided a verbal update on this item. DB noted the regular contract meetings with WYPF that take place every 4 weeks. KG added that following let meeting the Service made a decision to write formally to managing director of WYPF regarding concerns.

DB noted that 3 IDPRs are going to be heard by Hearing Panel. DB noted that performance issues are mostly related to McCloud and Matthews exercises.

RC asked how many IDPRs the Service have received. DB noted that 8 IDPRs stage 1 were received and responded to. 3IDPRs appealed and will go to Hearing Panel.

DB noted that the service has upheld the complaints but was not in a position to inform as to when the Remedial Service Statements will be produced. DB noted that producing those is a very manual job that can take hours per case. HS added that WYPF are currently working with another provider to on system to do the calculations. She noted that there is uncertainty if the system will work as planned but if it does there is a possibility that WYPF will be able to provide statements in bulk. If it does not work then that will push those more complex statements back.

ACTION: KG to request comms from Matt Mott on this issue.

7 Update from Pension Administrator

For information

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

A) July 2025, attached 5a

- B) August 2025, attached 5b
- C) September 2025, attached 5c

HS brought Members attention to the ongoing recruitment at WYPF and new Members Services Manager in post. She noted that a standalone Matthews project will commence with recruitment for officers being finalised. Once in place they will be able to move the Matthews cases along.

HS reported that 2024 ABS are out and now WYPF focuses on producing the 2025 and getting those more complex cases updated. For the Service 40 people still haven't had statements. For handful of cases there is more complex elements to calculate. 9 are likely to be done within next week or two.

DB question if WYPF communicated with those that did not have their statement yet. HS noted that WYPF wrote to those that they were unable to produce a statement.

DB noted that the Board may want to consider reporting delay in statements as a breach to TPR. HS noted that WYPF will not be reporting as majority of statements went out.

DB raised issue of informing WYPF on refunds as web form currently not working. HS reported that WYPF is working to resolve the issue with the form and that Service will be notified once this is completed.

RC asked who best point of contact for those would be that have not yet received their ABS. DB noted that it would be best if they contact him in the first instance.

8 Update on Pension Exercises

For information

Pension Officer provided a verbal update on the current situation with the Sergeant and Matthews Cases. He reported as follows:

8a McCloud/Sargent

The Service had provided all the data to WYPF. Things are progressing but there are issues around retired people – this is being picked up though contract management element.

8b Matthews

DB noted that Matthews cases are becoming a louder issue now. WYPF not having enough resources and looking at shuffling their team as discussed earlier. DB had many enquires and noted that its key to keep people updated in the next 3-6 months.

DB noted that out of 389 people we contacted 290 expressed interest. The Service continues to try to contact those affected. DB noted that numbers are positive.

HS suggested that in the next communication with people the Money Box podcast could be highlighted as it has really good information and will put people minds at rest.

DB reported that for retired members of the Matthews he asked Matt Mott for an update to share.

HS noted that WYPF are double checking the calculations and data provided by the Service. This takes additional time but it's worth it. She noted cases where data provided by other Services was not accurate.

9 Pension Board Risk Register

For information / review

The Board noted the Risk Register. KG noted that there are no updates since the last meeting on the red items. Green items were reviewed at the last meeting, and it was proposed they are reviewed every 6 months going forward. She proposed that at the next meeting there is a workshop focused on the register and items in it and try to eliminate duplication.

KG added that the work will take place to update risk register to include what triggered the risk and now is it being mitigated.

ACTION: KG and AZ to create a live Risk Register and add it to Teams area for Board members.

10 Breaches Register

For information

The Board noted the Breaches Register with no changes since last meeting.

11 Register of Internal Disputes

For information

The Pensions Officer provided an update on the Register of Internal Disputes. No changes were made in the register since last Pension Board meeting.

DB noted that IDPRs were discussed earlier on the agenda. He noted that setting up Hearings Pannel has been a challenge in terms of members availability. The Service will write to people and explain the delay.

Question was raised around if those who submitted the IDPRs can attend the Hearing Panel Meeting. DB noted that he is not sure if its open or closed meeting.

RC wanted to confirm who are Members of Hearing Pannel. AZ confirmed that Hearing Panel Members are Three Fire Authority Members who sit on Strategic Advisory Group.

ACTION: KG to speak to Exec Support Supervisor to confirm opportunity for individuals who raised IDPRs to attend the Hearing panel.

12 Pension Dashboards

The Pensions Officer provided a verbal update on Pension Dashboards.

DB received confirmation email today. WYPF and their partner BRAVURA have been nominated as Service provider. Connection codes have been provided to WYPF and they defined and agreed a matching criteria. Latest update is that Bravura has connected to the dashboard ecosystem. Once the instruction is issued from MaPS the Service will have 6 months to complete but the announcement has not yet been made. DB reported that the Service is on track to connect to dashboards.

SM asked if dashboard will have information on members looking to transferring their pension to other schemes. DB said he do not believe that will be the case. HS noted that FF pensions can only be transferred to specific schemes for example armed forces.

DB reported that dashboards are for people to be able to see what pots they may have and give an idea of amounts in those pots. The also added that dashboard will have contact information for the providers.

SM questioned if the dashboard will be able to give people projections of the pots. HS noted that dashboards are static and only show value of benefit from ABS.

13 Scheme Manager Decisions

The Board noted there has been no changes to the Scheme Manager Decisions Register since last meeting.

DB noted that it is worth raising here a decision around retain support officers have access to Matthews in their role. He noted that there are complications for scheme manager and the Service to work out - DB to update in future meetings.

14 Applications of Discretions

The Board noted there was no changes to the Application of Direction Register since the last meeting.

15 Any Other Business

None

Next Meeting

To be confirmed as most Members can't attend the set date.

ACTION: AZ to book next Board meeting.