

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

**Held via MS Teams / in the Sycamore Room, Headquarters
on Wednesday, 6 December 2023 at 2 pm**

Present

Members

Employer Representatives

Guy Williams	Assistant Chief Fire Officer (Service Support) (Chair of Pension Board)	ACFO
Joanne Coadey	Head of Finance	JCo
James Walton	Fire Authority Treasurer	JWa

Member Representatives

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

Officers

Wendy Edwards	Human Resources Manager	WE
Lynn Ince	Executive Support Officer	ESO
Helen Scargill	West Yorkshire Pension Fund	HS

1 Apologies for Absence

Tony Talbot (Fire and Rescue Services Association)

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 items for this meeting.

None were declared.

3a Minutes

ML / SM asked that they be noted as Fire Brigade Union representatives on the attendance list in the minutes of the 6 July 2023 Pension Board meeting. The ESO undertook to do this.

Resolved that the minutes of the Pension Board meeting, held on 6 July 2023, be agreed and signed by the Chair as an accurate record of the meeting.

3b Pension Board Action List

Progress on the Action List is recorded on that document.

Resolved that the Board note the progress recorded against the action on the Action List.

4 Contract Management Update and Issues

WE and JCo are overseeing the pensions and data processing and no contractual issues have been identified.

There has been positive feedback on the National Retired Firefighters Network regarding retirements that have happened since October.

5 Update from Pension Administrator

The Board noted the Monthly Client Reports for July, August, September and October 2023.

HS then gave a more in-depth overview of the Monthly Client Report for November 2023. The main points of this were as follows.

Performance against KPIs is okay, in the main, except for deferred benefits on leaving which is always the area that gets put on hold if there are other priorities. The delay does not cause members to lose out as the process relates to deferred benefits.

The CARE revaluation process gave draft figures rather than official figures. The systems will only be fully updated once the legislation relating to this has gone through. This means that there is a bit of a backlog at present which will affect figures.

There have been small increases in the number of web registrations, but this is still moving in the right direction, with approximately 50% of Scheme Members registered with Member Web. It is probably worthwhile undertaking another promotional push for Member Web in conjunction with remedial statements being sent out.

New Retirements

Processing of new retirement has continued without delay post 1 October, but WYPF would like fire and rescue authorities to remind potential retirees that ideally 12-weeks' notice of retirement is required to ensure that all necessary processing is completed and put through Payroll within an acceptable timeframe. The ACFO stated that he is happy to put out comms to inform employees that it is in an individual's best interests to give sufficient notice of their retirement.

ML asked what happens to people who do not give sufficient notice which results in pension benefits not being paid. Officers provided reassurance that in these circumstances, employees would not be left without payment and arrangements would be made for them to receive advance payment whilst the situation is addressed.

Ill Health

Ill-health cohort letters must be distributed within 3 months of the date of legislation change. This happened on 1 October 2023 so letters must be sent to Scheme Members by 31 December 2023. FRAs have been advised of the need to check and action if required, reassessment of ill health cases by the IQMP in relation to medical retirement certificates for the 92 and 15 schemes. Pensions cannot progress these cases until they have received certificates from both schemes.

WYPF's Internal Auditor was surprised by the number of cases where WYPF needed to go back to FRAs for correct information in relation to this. As it is not WYPF's responsibility to ensure all information ties up, it would be helpful if FRAs could review their ill health processes.

ML asked how many letters need to go out in the Service. WE confirmed that HR are aware of this, and the process is in hand. There are currently 6 people on the list and there is some further work to be done on this.

Contingent Decisions

The majority of employees are likely to be opt-outs but those who have brought 2015 Added Pension during the remedy period will need to have their payments refunded as this contract is no longer valid. This ideally needs to be done around mid to end February 2024 to give those affected the time to make their decision for new contracts to be established.

ML does not think there are many cases in Shropshire, but it is probably worth doing a communication to flag the issue to those affected and give the chance to offer reasoning even if this was not given in the first instance. HS advised that an application form needs to be completed for contingent decisions. There is a contingent decisions form and guidance document for scheme members and a link to this will be included in communications to members.

Immediate Choice - Timeline

WYPF stance is that they are following the timeline as closely as possible but are aware that there may be some cases that need to be shuffled up because of circumstances.

ML said that whilst it is appreciated that guidance and legislation was awaited, a large period of time is being taken to address this issue, considering how long it has already been going on. HS responded that as the process is not fully set up, it is not known how long it will take. There are 400 cases to process and obviously these cannot be done in 2-3 months.

ML expressed frustration that the issue has been discussed many times at different levels. HS explained that the Timeline has been agreed by the Scheme Advisory Board (SAB) which includes union representatives.

On behalf of Shropshire FBU Members, ML stated the Union remains disappointed by the Service's decision not to make payments sooner and by the fact that its members will still have to wait further. HS reported that processing of cases will start before the end of December 2023, but she cannot say if this will include Shropshire.

ML responded that the FBU's frustration lies in the extended period of waiting for some retirees. HS explained that WYPF will take into consideration the period of time that people have in the 2015 Scheme and will prioritise the cases that have had the biggest financial detriment, for processing first.

JCo added that it the key priority for Officers was to get people paid as quickly as possible but the financial risks were too high for the Service to take.

Pre-retirement courses

HS requested that the Affinity Connect Pre-Retirement Courses be promoted within the Service.

6 Update on Age Discrimination and Immediate Detriment

JCo reported that she has worked closely with Sharon Lewis and Helen Scargill and the work that is needed on this is nearly completed.

The first letter in relation to the Matthews Case has been sent out and responses are now being received. Officers now have access to the required information, and it seems that the Service are at the point of getting the right data for this. Officers believe this work should be on track for when the Pensions Officer comes into post.

ML reiterated that whilst the FBU appreciates that there was a financial risk to making the Immediate Detriment payments, it still thinks that the Scheme Manager made the wrong decision when it decided not to make payment.

ML asked about the Pensions Officer recruitment process and enquired if the Service is sure that it will be able to appoint to the position. He also asked what the contingency plans were should there not be a successful appointment. The ACFO explained that the Service is fairly confident that it will be able to appoint a Pensions Officer but if this does not happen, it will need to look to Hereford & Worcester for further support. If that was not possible, it would be a case of outsourcing and/or buying in support.

7 Pension Board Risk Register

The Board discussed the Risk Register and did not make any changes to the risks that are currently captured on it.

It is possible that the risk rating for Risk ID 3 may be reduced in the future. A review of the Risk Register needs to be undertaken to ensure that it ties in with potential breaches and also for Pension Officer input.

8 Breaches Register

Resolved that the Board note that there have been no breaches in the period since the last meeting of the Pension Board.

9 Register of Internal Disputes

Resolved that the Board note the update on the Register of Internal Disputes and that there have been none in the period since the last meeting of the Pension Board.

10 Training

The recording of training needs to be looked at as it is evidentially quite weak at present.

A training session will be provided at the next meeting.

11 Review Of Pension Board Terms of Reference, Work Plan and Meeting Agendas

Action: The Board agreed that communications and the Service's response to monthly client reports need to be included on the Pension Board Work Plan and meeting agendas.

12 Any Other Business

ML suggested that when the Terms of Reference are reviewed, the introduction of a Vice-Chair should be considered to avoid situations where meetings are cancelled due to the Chair not being available.

ML also said that the attendance of union representatives at Pension Board needs to be monitored with any replacement of Board Members being decided by the Rep Bodies.

13 Next Meeting Date

Wednesday, 6 March 2024, 2.00 pm in the Sycamore Room, Headquarters / via MS Teams.

The meeting closed: 4.15 pm.

Chair _____

Date _____