

Hereford & Worcester Fire and Rescue Service

Pensions Board Meeting

Monday 24th April 1400 hrs, SHQ

Present: Richard Lawrence (RL) - Employer Representative
Martin Reohorn (MR) - Board Advisor
Darren Packwood (DP) - Employee Representative
Amy Waring (AW) – Employee Representative
Tania Ling (TL) – Temporary Board Support
Keith Chance (KC) - Employer Representative
Nick Russell (NR) - Employee Representative
Nigel Snape (NS) - Employer Representative

Apologies: None

Minutes: Julie Bray (JB)

Item	Minute	Action
1.	<p>Introductions and Chair's Announcements</p> <p>RL welcomed everyone to the first Pensions Board meeting for 2017. It was noted that Steve Gould has resigned as Employee Representative; however, he thanked Amy Waring for coming forward and joining the Pensions Board as his replacement. RL advised that the Board now consists of 3 Employer and 3 Employee Representatives – the minimum required is 2 and 2.</p> <p>RL reported that a lot has been happening nationally relating to pensions as well as local issues in terms of pension administration.</p>	
2.	<p>Minutes of Last Meeting</p> <p>The Minutes dated 18th October 2016 were agreed as a true record.</p> <p><u>Matters Arising:-</u></p> <ul style="list-style-type: none">• 'Risk Register' is now a standing item and comparators will be discussed at Item 4. Risk register is a standing item.• Continuation training to be discussed at Item 5 as well as training for AW to bring her up to speed.• KPIs – actioned.• Scheme Membership – to be discussed at Item 8.• Norman v Cheshire – to be discussed today under Item 12.	

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	<ul style="list-style-type: none"> TL reported that Malcolm Eastwood attended a FROG meeting at SHQ on 27th January which involved the Regional Pension Administrators including Sharon Lewis. It is unlikely that the Pension Board will be meeting with him in the future. Breaches Policy – it was noted that a Breaches template has not yet been produced nationally although this will be progressed in the future. 	
3.	Conflicts of Interest These were considered but none were identified.	
4.	Risk Register Update Members went through each risk reference and the following was noted:- PB1A –New Board member now in place. Diverse Board membership. Training Plan Identified and training is ongoing. Scoring remains the same. PB1B – Knowledge - Change score and add ‘will assess any changes on a case by case basis’, Control measures – now have a partially delivered programme. Add the training session in July to the Risk Register. Online training modules to be completed by all members. Amend score: Impact 2, Likelihood 1 PB2 – Update – Robust levels of assurance are now in place. KPI’s have been formalised with data now recorded, and quarterly pension administration meetings have been established. An internal audit has given us a level of security and assurance that records are kept accurately and that risks are being mitigated appropriately. Amend score: Impact 3, Likelihood 1 PB3 – Clair Alcock has been appointed as the Police and Fire Pensions Adviser. LGA are recruiting for an assistant to support the Local Pensions Boards and Scheme Advisors. This risk to remain where it is. In summary, four risks remain; however, the Board did not identify any further risks to be added to the Register. For Q1 – April to June 2017 - TL to liaise with VS.	Tania Ling
5.	Pension Board Training Needs Firstly, to enable TL to keep the Training Log up to date she reminded Board members to log onto the Pension Regulator website – link below:-	

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	<p>https://education.thepensionsregulator.gov.uk/login/index.php</p> <p>and to let her know when individuals have completed the on-line learning modules. Once logged in, members need to set up their own individual accounts before the modules can be completed. A deadline of 19th June was agreed to complete these.</p> <p>It was also noted that AW needs the opportunity to get up to speed due to the fact that she is a new member. TL to contact Clair Alcock to see whether she is delivering any introductory sessions elsewhere in the country that AW can attend.</p> <p>Shropshire FRS are hosting a training session on 19th July and have asked other FRSs in the region whether Pension Board members wish to attend also. KPMG have teamed up with Eversheds-Sutherland, legal specialists in the public sector arena to deliver training sessions to public service pension boards, in particular police and fire boards. Sessions include the duties of boards, knowledge and training, advice to scheme managers, what makes an effective board as well as an introduction to pensions tax. All to confirm availability or otherwise to JB as soon as possible.</p> <p>MR and RL to meet outside of the meeting to look at next themes that they think it would be beneficial to look at.</p>	<p>All to action</p> <p>Tania Ling</p> <p>All to action</p> <p>Martin Reohorn/ Richard Lawrence</p>
6.	<p>Publication of Pensions Information</p> <p>Members were reminded of the 'On Call' brochure which is a regional pensions newsletter produced by Pensions Administrators across FRSs.</p> <p>Discussion then took place on how to improve information given to Scheme Members.</p> <p>It was noted that this is currently on the Workplan 'Publication of Information' and that the publication platform should be reviewed after each meeting. TL to follow up progress of intranet information page with media department.</p>	<p>Tania Ling</p>
7.	<p>Update from Quarterly Pensions Meeting</p> <p>MR confirmed that the next Quarterly Pensions meeting takes place tomorrow (25th April) with the Scheme Administrator from WCC (Linda Probin).</p> <p>Issues discussed at the previous meeting in January were:-</p> <ul style="list-style-type: none"> • FBU Age Discrimination Age – The FBU forwarded an age discrimination case to government regarding the treatment of non-protected members moved to the 2015 FPS. This was turned down although the FBU have now submitted an appeal. • Contributions Holiday – HWFRS have identified 6 current members and 30 pensioners who are affected. Refunds have been processed. • Fire Regional Officers Group (FROG) held at HSQ on 27th January 	

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	<ul style="list-style-type: none"> Internal Pension/Payroll Audit – Reporting issues that were highlighted have been addressed and rectified. Estimates – A considerable amount of time has been spent providing estimates for employees which has proved to be a burden on administration. This will be carefully monitored and if the same individuals keep asking for figures/estimates then this will need to be raised with RL/KC. Communications – Sharon Lewis has undertaken a number of visits to stations and received positive feedback. JB was asked to contact Sharon to arrange a meeting between herself with RL and KC so that she can update them on the issues that are being discussed. KPIs – no areas of concern at present. 	Julie Bray
8.	<p>Composition of Scheme Membership</p> <p>All members had a copy of FPS Membership as at March 2017.</p> <p>HWFRS Active Membership currently stands at 41.75% whilst Shropshire's is 50%.</p> <p>HWFRS Deferred Membership – 18.84%, Shropshire Deferred Membership – 16%</p> <p>HWFRS Pension Membership – 39.42%, Shropshire Pension Membership – 34%</p> <p>It was noted that Shropshire FRS has not had a reduction in wholetime staff in recent years.</p> <p>Hopefully will have membership figures from Staffs, Warks and West Mids by the next meeting. TL to collate</p> <p>MR also advised that 60% of Active members are RDS and 40% are Wholetime. Those that are in more than one scheme will be listed twice.</p> <p>HWFRS can expect to soon start to see significant increases in Deferred membership whilst membership of the 1992 Scheme will start to show a decrease in number. MR suggested that it would be useful to see which members of the 2015 Scheme Membership <u>only</u> have that Membership. To be added as a Decision</p>	<p>Tania Ling</p> <p>Martin Reohorn Tania Ling</p>
9.	<p>IDRP</p> <p>Members were advised that the Pensions Board has no involvement in IDRP's directly and the information provided was noted.</p> <p>It was agreed that IDRP's would be retained for three years whilst also providing the Board with an overview of meeting the timescales in the process as they would provide the Board with an overview of any potential recurring issues.</p> <p>To be noted on the Decision Log</p>	Tania Ling

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10.	<p>Policy on Code of Conduct and Conflicts of Interest</p> <p>Members had a copy of the Draft Pension Board Codes and Protocols and NS has reviewed the legalities. Everyone agreed that they were happy to adopt this policy. To be noted on the Decision Log.</p>	Tania Ling
11.	<p>Scheme Advisory Board Update</p> <p>There have been no significant updates recently. A meeting took place at the beginning of March but minutes have not yet been issued. The next meeting is scheduled for June.</p>	
12.	<p>Pension Board Workplan Update</p> <p>Members went through the Workplan and agreed to keep completed items greyed out. The following was agreed</p> <ul style="list-style-type: none"> • Record keeping of pensions – grey out • Training plan – grey out • Publication of information – keep live • Breaches policy – keep live. To be added as a standard agenda item • Norman v Cheshire – grey out • Decision making levels –Delete • Code of conduct/Conflicts of interest – grey out <p>New items to be added:-</p> <ul style="list-style-type: none"> • Communications • Monitor progress of the tender process for pension administration • Oversight of new arrangements for pension administration 	<p>Tania Ling</p> <p>Tania Ling</p>
13.	<p>Decisions Log</p> <p>Add –</p> <ul style="list-style-type: none"> • Agreed Policy of Code of Conduct • Scheme Composition figures to include previous scheme information for 2015 members <p>Grey out -</p> <ul style="list-style-type: none"> • 22. Risk Register • 25. Code of conduct for pension board etc. 	Tania Ling

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14.	<p>AOB</p> <p><u>SAB Sub Group</u></p> <p>Following a request from Clair Alcock, MR has offered to sit on the SAB sub-group of effective administration. This group will work closely with cost-effectiveness group and will seek to benchmark good administration practices and also build the business case towards fewer administrators versus centralisation of admin.</p> <p>The group is chaired by Des Prichard and vice chaired by Cllr John Bell of Greater Manchester Fire. The first meeting takes place in London in May.</p> <p><u>Breaches Policy</u></p> <p>Agreed as above that this is a standard item to be added to the agenda. To date, there have been no breaches reported to the Board.</p> <p><u>Pensions Administration</u></p> <p>Currently pensions administration is being provided by WCC but since they lost their fire pension specialist they are not recruiting to replace this post. HWFRS will be sharing its user specification with them as well as various options with regard to risks. WCC has agreed to continue providing a service in the meantime. There will be TUPE issues for individuals. It is anticipated that we will go to tender in the next 2 – 3 months.</p>	
15.	<p>Date of Next Meeting</p> <p>In a change from the previous minutes, the Board have agreed now to meet on a six monthly basis but to meet earlier if there are any urgent items to discuss.</p> <p>The date of the next meeting is therefore scheduled to take place on 9th October 2017, 1400 hrs in CS1.</p>	

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