

Hereford & Worcester Fire and Rescue Service

Pension Board Meeting

Tuesday, 23rd May 2023 at 1400 hrs, West Wing Meeting Room

Pension Board Representatives	
Employer Representatives	Guy Palmer (Chair) Ade Elliott Nigel Snape
Employee Representatives	Amy Bailey Nick Crum George Marshall Gareth Taylor
Pension Board Adviser (Delegated Scheme Adviser)	Martin Reohorn
Pension Officer	Sharon Lewis
Minute Taker	Jill Oseman

Present: Guy Palmer (GP) Employer Representative / Chair
Ade Elliott (AE) Employer Representative
Nigel Snape (NS) Employer Representative
Martin Reohorn (MR) Pension Board Adviser
Nick Crum (NC) Employee Representative
Gareth Taylor (GT) Employee Representative

Minutes: Jill Oseman (JO)

Item		Action
1.	Introduction & Apologies Apologies were noted from: Amy Bailey, Sharon Lewis, George Marshall. GP welcomed GT to his first meeting as an Employee Representative.	
2.	Conflicts of Interest No conflicts of interest were raised.	
3.	Minutes of Previous Meeting & Matters Arising The minutes of the previous meeting held on 22 nd February 2023 were reviewed and agreed as a true record. The following points were noted:	

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	<ul style="list-style-type: none"> • NS confirmed he had amended the Board's ToRs to include reference to 'shadow' members. • NC is due to meet with SL on 16th June at Malvern FS. GP noted that if crewing issues prevent him from attending any scheduled catch ups to let him know so cover can be arranged. • <i>Action carried forward:</i> MR noted that a number of Pension Boards seem to be exceeding their remit in terms of pension schemes yet appear to be held up as examples of best practice; MR to discuss with Cllr Roger Phillips. • SL is due to meet with Louise Cooper to discuss any risks that need to be recorded as sitting with our payroll provider. • SL advised that Tania Ling is currently awaiting information from Warwickshire regarding KPIs so we can ensure that they are meeting the terms of the contract. • GP/MR to check if the request to increase pensions admin support for SL from 50% to 100% (using the income received from SFRS) had been formally approved by SLB. 	<p style="text-align: center;">MR</p> <p style="text-align: center;">GP/MR</p>
<p>4.</p>	<p>Pensions Board Training Needs</p> <ul style="list-style-type: none"> • MR noted that, as Scheme Manager, he can be removed from the training log. • We are still awaiting training from WYPF on McCloud/Sergeant; this should take place once the regulations are finally laid. • SL to email a link and log on details to GT to the relevant online training packages. • MR encouraged members to ensure they complete the online EDI training from TPR. • MR noted that we do collaborate with other FRSs in the region around shared: SL to explore if there is anything currently available for new members. 	<p style="text-align: center;">SL</p> <p style="text-align: center;">All</p> <p style="text-align: center;">SL</p>
<p>5.</p>	<p>Scheme Advisory Board Update</p> <p>Pension Board members all had a copy of the SAB update. MR noted the following:</p> <p><u>FPS Member website:</u> a new page relating to the 2015 Remedy is now available and an article letting staff know went in the Service Bulletin.</p> <p><u>Data collection for 2015 Remedy:</u> the deadline for the data collection template to be with WYPF is 30th June which, although tight, we should be able to meet. SL is working with Rachel on this. MR had spoken to Helen at WYPF and they will take what remedy data we have and test it in order to identify any anomalies. MR noted certain things are pensionable in one scheme and not in another. We are confident we will be prepared for implementation of remedy on 1st October. WYPF are collecting data on ID cases so these can be processed manually.</p> <p><u>Contribution bandings for 2123-24:</u> these have been updated and passed to Payroll.</p> <p><u>Matthews:</u> the regulations to implement the second options exercise are currently being drafted. We are collating the relevant data for this to determine whether or not people are in scope. Once the regulations are laid we will have 18 months to</p>	

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	<p>deliver this process. We have already provided some data to the Home Office as we were one of a number of FRSs deemed good who were asked to do this so we are ahead of deadline. We have decided to wait until we have full address details of deferred members before sending letters to those eligible.</p> <p><u>Changes around bereavement benefits</u>: we are currently processing the changes which will take retrospective effect from August 2018.</p> <p><u>LGA consultation on FPS</u>: our feedback has been submitted as part of the WYPF joint response.</p> <p><u>Cost Cap Mechanism</u>: a claim was brought by the FBU re cost cap calculation. The High Court ruled the Treasury's approach was not unreasonable but the FBU are now applying for permission to appeal directly to the Court of Appeal.</p> <p><u>Auto enrolment</u>: DWP are supporting the proposal to remove the lower earnings and lower age limits associated with auto-enrolment. Any decision is unlikely to have a significant impact on us.</p> <p><u>Pensions dashboard</u>: there has been a further delay to implementation of Pensions Dashboard.</p> <p><u>SCAPE discount rate</u>: WYPF have suspended CETV quotations and actuals for divorce purposes.</p> <p>This year's FPS AGM is scheduled to take place on 19th & 20th September.</p>	
<p>6.</p>	<p>Risk Register Update</p> <p>The Risk Register was reviewed and the following points noted:</p> <ul style="list-style-type: none"> • AE to speak to LC re. risks to payroll data associated with a cyber security attack. • GP to speak to SL ref. a form of words for a new risk around the potential risk/impact on us in terms of failure to backfill SL's role whilst she is supporting SFRS. 	<p>AE</p> <p>GP</p>
<p>7.</p>	<p>Composition of Scheme Membership/KPIs/Data Scores/Completed Processes</p> <p><u>Scheme Membership</u></p> <p>All staff are now in the 2015 scheme; exact percentages to be provided at the next meeting.</p> <p><u>Data Scores</u></p> <p>These are marginally up on last time. The low 1992 Scheme Specific score has previously been acknowledged and accepted by the Board.</p> <p>MR noted that the Midlands region now has a Pensions Collaboration Group; there are 7 FRSs in the group with Derbyshire, Leicestershire and Nottinghamshire all having recently joined. The group is asking for average data scores to be added to the group.</p>	

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	<p><u>KPIs</u></p> <p>All are currently at 100%. The WYPF Client Group is currently reviewing KPIs in relation to the number of target days for actions to be completed.</p>	
8.	<p>IDRPs / Breaches</p> <p><u>IDRPs</u></p> <p>No new IDRPs since the Board last met.</p> <p><u>Breaches</u></p> <p>No new breaches since the Board last met.</p>	
9.	<p>Decisions Log</p> <p>SL to add the following to the Decisions Log:</p> <ul style="list-style-type: none"> • MR to be removed from the training record. • Delay sending letters re. Matthews until we are comfortable with the data. • Send some early data to WYPF on McCloud/Sergeant. 	SL
10.	<p>Immediate Detriment</p> <p>No further update.</p>	
11.	<p>AOB</p> <ul style="list-style-type: none"> • MR noted that, as a Scheme Advisor, we can only provide information NOT advice. The Board noted its concern that there is nowhere for Members to go to get advice, particularly as between now and ??? they will receive their remedial service statements. MR undertook to draft something to lodge with the SAB. • MR and GP had both attended the LGA Data Conference on 17th May. MR offered to put together some figures on the cost to the Service of administering the FPS. 	MR MR
12.	<p>Date of Next Meeting</p> <p>Tuesday, 29th August 2023 at 1400 hrs (in person or via MS Teams)</p>	