

**Hereford & Worcester Fire and Rescue Service**

**Pension Board Meeting**

**Tuesday, 29<sup>th</sup> November 2023 at 1030 hrs, West Wing Meeting Room, Hindlip**

<b>Pension Board Representatives</b>	
<b>Employer Representatives</b>	Guy Palmer (Chair) Ade Elliott Nigel Snape
<b>Employee Representatives</b>	Amy Bailey Nick Crum George Marshall Julian Short Gareth Taylor
<b>Pension Board Adviser (Delegated Scheme Adviser)</b>	Martin Reohorn
<b>Pension Officer</b>	Sharon Lewis
<b>Minute Taker</b>	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  
Sharon Lewis (SL) Pension Officer  
Amy Bailey (AB) Employee Representative  
Julian Short (JS) Employee Representative  
Gareth Taylor (GT) Employee Representative

**Observer:** Rachel Finnemore (RF) Pension Administrator

**Minutes:** Jill Oseman (JO)

<b>Item</b>	<b>Action</b>
<b>1. Introduction &amp; Apologies</b>  Apologies were noted from Nick Crum and George Marshall  Rachel Finnemore joined the meeting; she will take up the role of Pension Officer from 16 <sup>th</sup> December 2023 and will attend meetings if SL is not available.  JO to invite Joanne Coady (SFRS) to the next meeting in February 2024.	JO
<b>2. Conflicts of Interest</b>  No conflicts of interest were raised.	

Item		Action
3.	<p><b>Minutes of Previous Meeting &amp; Matters Arising</b></p> <p>The minutes of the previous meeting on 29<sup>th</sup> August 2023 were reviewed and agreed as a true record. The following points were noted:</p> <ul style="list-style-type: none"> <li>• In terms of risks around cyber security, AE to check with Ellie Misselbrook if this has been added to the Payroll Risk Register.</li> <li>• SFERS have now gone out to advert to appoint a Pension Officer so SL will no longer provide formal support for them; she has agreed, however, to initially offer low-level support to whoever is appointed to the role.</li> <li>• MR noted he is still awaiting a copy of the agreed template prior to putting together some figures on the cost to the Service of administering the FPS.</li> <li>• LGA ill health guidance – SL noted work is ongoing in terms of identifying any areas for improvement to our own guidance.</li> </ul>	AE
4.	<p><b>Pensions Board Training Needs</b></p> <p>SL noted the following:</p> <ul style="list-style-type: none"> <li>• Anyone who has not yet completed the TPR EDI training package was encouraged to do so and to let SL know when they have.</li> <li>• LGA had led an online introductory Pension Board training session for HWFRS, SFERS and WFRS on 3<sup>rd</sup> November. Whilst NC had not attended this, he has now had a 1-2-1 training session with SL which the Board agreed should be added to the log.</li> <li>• The FFs Pensions annual conference was held in September. A new Code of Practice is due to be introduced for which training will be required; WYPF have indicated that they will provide training for their clients.</li> <li>• Slides from both days of the annual conference and the local online training session had been circulated with the agenda for this meeting.</li> </ul>	All to note  SL
5.	<p><b>Scheme Advisory Board Update</b></p> <p>Pension Board members all had a copy of the latest SAB update. SL noted the following:</p> <p><u>Age Discrimination Remedy (McCloud)</u>: WYPF have sent warm up letters to affected members on our behalf.</p> <p>Remedial Service Statements are being drafted. Members will need these in order to determine which option they wish to take. In future, benefits statements will include additional information to address this.</p> <p>The GAD calculator has now been issued. SL has calculated what any members who have already retired are owed. Once WYPF have sent us their calculated</p>	

Item		Action
	<p>figures, these will be sent out along with a declaration which members must sign and return before revised benefits can be paid.</p> <p>This work needs to be completed by the end of spring for every active and deferred member. SL anticipates each one will take about an hour as there is no quick way to do it. MR noted that we may need some additional capacity to complete this work and asked the Board to support any such request.</p> <p><u>FPS Annual Conference</u>: TPR did a session around the challenges faced by, and their expectations of, Pension Boards and stressed the need to report breaches. The general view is that we are in a pretty good position in terms of what we are doing as a Board.</p> <p>Employers' contributions are expected to go up significantly. Although the government has said it will fund this in year 1, it is unclear what would happen after this.</p> <p><u>Matthews</u>: we have sent letters to approx. 500 Sargeant and Matthews eligible members with an Expression of Interest form (SL noted that within this figure, we believe there are 120 retired employees who could take their pensions immediately). There are 22 members that we don't have addresses for which we are looking to track down. This is another time-consuming piece of work with SL anticipating each case is likely to take around 3 hours to complete going through paper records and physically calculating data.</p> <p>MR noted he intends to seek SLB approval to provide temporary support to complete this work if required.</p> <p>SL is due to meet with Helen from WYPF to discuss the information that needs to be circulated around the Matthews second options exercise. A video will be available via Triple Play and SL is holding 3 sessions on Teams in December; take-up is expected to be high. We have until March 2025 to complete this piece of work.</p> <p>The GAD calculator for remedy is now up and running. Under the regulations, the Remediable Service Statements (RSS) have to be issued by 31<sup>st</sup> March 2025; however, WYPF are aiming to have the figures on the Annual Benefit Statements issued in August 2024. In order to do this they have requested that FRAs provide them with the figures from the calculator by late Spring 2024. The decision has been taken not to share the calculator with members at this stage.</p> <p><u>Concurrent service/inter-brigade transfers</u>: this highlights the need to avoid any break of overlap in service in the event of an inter-brigade transfer. Moving forward, we propose including reference to this in offer and leaver letters to ensure staff are fully aware of any potential pension implications. A small number of cases are to be reviewed. SL to ensure HR are including the correct information in all relevant paperwork.</p> <p><u>Public service pensions remedy – member calculator</u>: annual allowance and tax implications are the responsibility of the individual. HMRC have produced guidance setting out the information members will need to input.</p> <p><u>Matthews – data sharing agreement</u>: this relates to cases where we need to request information from other FRSSs; there is an official document that we have to complete for WYPF. SL to speak to Alex Wooding to update our existing privacy notice to ensure we are covered.</p>	<p>MR</p> <p>MR</p> <p>SL</p> <p>SL</p>

Item		Action
	<p><u>FPS adjustment re. revaluation</u>: as a result of an error in figures for 2021 and 2022 the Home Office has asked Scheme Managers to ensure this is corrected retrospectively. WYPF are actioning this on our behalf.</p> <p><u>Contingent Decisions Guidance</u>: this relates to members who would have made a different decision had they known about remedy which scheme managers are encouraged to follow. Members can put in a claim for remedy if they can prove they have lost out financially. MR noted we will need to determine where these decisions will sit in order to ensure consistency and draft something accordingly to cover this.</p> <p>SL noted that LGA have asked that, if we get any claims relating to the Matthews first modified exercise, can we let them have them.</p> <p><i>GP left the meeting at 1155; AE continued as Chair.</i></p>	SL
6.	<p><b>Risk Register Update</b></p> <p>Due to technical issues, the Risk Register was not reviewed at the meeting. It was agreed that GP, AE and MR would review it outside of the meeting.</p> <p>As already discussed, two new items to be added:</p> <ul style="list-style-type: none"> <li>• Capacity issues in the Pensions team associated with completing the McCloud and Matthews work.</li> <li>• Cyber security risk around Payroll.</li> </ul>	GP, AE, MR  SL
7.	<p><b>Composition of Scheme Membership/KPIs/Data Scores/Completed Processes</b></p> <p><u>Scheme Membership</u></p> <p>Take-up is good with 96% of WT staff and 92% of On-Call employees in a scheme. MR noted that On-Call take up is high when compared with other FRSs.</p> <p>MR spotted a discrepancy in the number of total members recorded which SL undertook to clarify.</p> <p>There are nearly as many pensioners as there are active members in the scheme.</p> <p><u>Data Scores</u></p> <p>Although these are creeping up a little in some of the older schemes, scores are reasonably good. We hope to pick up some of the deferred ones during the Matthews exercise.</p> <p><u>KPIs</u></p> <p>The only one of note is the ‘deferred benefits set up on leaving’. MR noted we are going to check with WYPF to determine exactly what this is measuring as it may be something which is outside our control.</p>	SL          SL

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8.	<p><b>IDRPs / Breaches</b></p> <p><u>IDRPs</u> No new IDPRs received since the last meeting.</p> <p><u>Breaches</u> No new breaches since the last meeting.</p>	
9.	<p><b>Decisions Log</b></p> <p>SL to add the following to the Decisions Log:</p> <ul style="list-style-type: none"> <li>• MR to draft an SLB paper ref. capacity issues within the Pensions team.</li> <li>• Agreed not to publish the GAD calculator to members in line with advice.</li> <li>• Privacy notice to be updated to cover data sharing between FRSs.</li> <li>• Set of discretions to be drafted to address contingent decisions guidance.</li> <li>• 2 new items to be added to the Risk Register.</li> </ul>	SL
10.	<p><b>Remedy/McCloud</b></p> <p>Nothing further to add.</p>	
11.	<p><b>Second Options Exercise</b></p> <p>Nothing further to add</p>	
12.	<p><b>AOB</b></p> <p>No issues were raised.</p>	
13.	<p><b>Date of Next Meeting</b></p> <p>Wednesday, 28<sup>th</sup> February 2024 at 1000 hrs (in person or via MS Teams)</p>	