

Hereford & Worcester Fire and Rescue Service

Pension Board Meeting

Tuesday, 8th November 2022 at 1400 hrs, West Wing Meeting Room

| Pension Board Representatives | |
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| Employer Reps | Guy Palmer (Chair) Nigel Snape Ade Elliott |
| Employee Reps | Amy Bailey Nick Crum Carl Horsburgh (Shadow) George Marshall (Shadow) |
| Pension Board Adviser (Delegated Scheme Adviser) | Martin Rehorn |
| Pension Officer | Sharon Lewis |
| Minute Taker | Jill Oseman |

Present: Guy Palmer (GP) Employer Representative / Chair
Ade Elliott (AE) Employer Representative
Sharon Lewis (SL) Pension Officer
Nigel Snape (NS) Employer Representative
Amy Bailey (AB) Employee Representative
George Marshall (GM) Employee Representative
Martin Rehorn (MR) Pension Board Adviser

Minutes: Jill Oseman (JO)

| Item | | Action |
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| 1. | Introduction & Apologies Apologies were noted from: Nick Crum. It was agreed to invite Helen Scargill from WYPF to attend a future meeting. GP undertook to write to Carl Horsburgh regarding attendance at Board meetings. | JO/SL GP |
| 2. | Conflicts of Interest No conflicts of interest were raised. | |
| 3. | Minutes of Previous Meeting & Matters Arising | |

| Item | | Action |
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| | <p>The minutes of the previous meeting held on 26th July 2022 were reviewed and agreed as a true record. The following points were noted:</p> <ul style="list-style-type: none"> • AE confirmed he had completed one of the TPR online e-learning modules. SL to check if there are any others he would benefit from completing sooner rather than later. | SL |
| 4. | <p>Pensions Board Training Needs</p> <p>It was agreed that anyone who is no longer a Board member could be removed from the Training Log.</p> <p>SL noted that Vicky Jenks at WFRS is looking to arrange a training session on the Pensions Dashboard which she we will be invited to attend. The benefit of the dashboard is to make pension information available to members.</p> <p>TPR are changing the way their Codes of Practice are structured for the different schemes – they have agreed to set up some training for WYPF’s clients on the new Codes.</p> <p>GP to contact Nick Crum regarding training with SL as he had cancelled two previous meetings that had been scheduled.</p> | SL GP |
| 5. | <p>Scheme Advisory Board Update</p> <p>Pension Board members all had a copy of the SAB update.</p> <p>SL noted the following:</p> <p><u>Administrator Self-Assessment Survey</u>: the results of the survey have now been published. There is nothing for us to do apart from note that there are a couple of recommendations around best practice for WYPF to follow up on.</p> <p><u>McCloud Factsheet</u>: A factsheet has been published. TPO has acknowledged the action the government is taking to address the discrimination retrospectively but has indicated they won’t be getting involved at this stage.</p> <p><u>Age Discrimination Eligibility</u>: anyone with linked service to the FRS will be eligible for remedy. WYPF have emailed a list of people who they believe will be eligible but no-one has been identified.</p> <p><u>Potential Industrial Action</u>: with the potential for strike action likely, we are in the process of setting out the effect of such action on an individual’s pension rights. According to our discretions, anyone who takes strike action would be expected to buy back the employer contribution; we would not normally do this. This must be done within 6 months of strike action. SL is currently looking at the discretions which will be modified accordingly.</p> <p><u>Matthews Remedy</u>: there has been a second options exercise to allow eligible individuals the opportunity to purchase pension entitlement as a special member of the 2006 Scheme. A Technical Working Group has been set up to support the Matthews Project. HWFRS is one of 13 FRAs (who have previously provided more detailed responses re. Matthews) who have been selected to provide further information by 25th November; SL noted she has asked for an extension to this.</p> | |

| Item | | Action |
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| | <p><u>Public Sector Exit Payments</u>: there used to be a cap on exit payments for support staff which was scrapped before it reached the implementation stage. HMT are now consulting on new proposals on costs exceeding £95k which may have an impact on Green Book staff.</p> <p><u>Pensions Dashboard</u>: SL to circulate an update from Helen Scargill at WYPF regarding preparation for the dashboard. Everything is in hand.</p> <p><u>Firefighters Pensions Annual Conference</u>: SL circulated slides from the recent AGM for information. MR, NS and SL all attended the conference last month.</p> <p>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.</p> | <p>SL</p> <p>MR</p> |
| <p>6.</p> | <p>Risk Register Update</p> <p>The Risk Register was reviewed.</p> <p>It was agreed to increase the risk rating for the likelihood and risk of a cyber-attack (PEN002) to 3 for the next quarter. The Board agreed to consider the measures that WYPF have in place in order to determine if this needs to be further increased.</p> <p>New risk to be added around the failure to comply with Pensions Dashboard requirements. SL to put some words together for GP to consider.</p> <p>The Board agreed that SL could update two quarters concurrently.</p> | <p>SL</p> <p>SL</p> |
| <p>7.</p> | <p>Composition of Scheme Membership</p> <p>The following points were noted:</p> <ul style="list-style-type: none"> • 97% of Wholetime staff are members. • 94% of On-call staff are members • Employees with a dual role are included separately for each role. • 3% of Wholetime staff are not currently in a pension scheme (7 staff). <p>MR noted that auto-enrolment has helped with these numbers.</p> <p><u>Data Scores</u>: these are reported to TPR annually. MR noted that compared with WFRS, the one item where we scored lower is around the data in the 1992 Scheme; this is due to the way the two different systems hold records. There are 58 pensioner records in the 1992 Scheme with an inconsistent start date, due to the way the data came across from the previous administrator.</p> | |
| <p>8.</p> | <p>IDRPs / Breaches</p> <p>It was noted that an anomaly had been identified in the application of pension payments to members of the CIST team. These payments can't be pensionable in the FPS so those affected will be given a refund and given the option to join the LGPS for the period since the new payroll provider took over.</p> | |

| Item | | Action |
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| | <p>Whilst we don't believe this to be a significant breach the Board agreed to add it to the Breaches Log and Decisions Log to demonstrate that we have considered the root cause of this.</p> <p><u>IDRPs</u> One new IDRPs has been received since the Board last met – around the dog allowance.</p> <p>It was agreed that any old IDRPs that have been dealt with, or are past the deadline, could be archived. These are currently showing as greyed out on the spreadsheet</p> <p>MR noted that there have been a number of occasions when an IDRPs form has been submitted but it isn't an IDRPs. It was agreed that we need to tighten up the process around acknowledging receipt of these and MR undertook to speak to the CFO.</p> | <p>SL</p> <p>SL</p> <p>MR</p> |
| <p>9.</p> | <p>Decisions Log</p> <p>SL to add the following to the Decisions Log:</p> <ul style="list-style-type: none"> • Helen Scargill, WYPF, to be invited to attend a future Board meeting. • Breach around pension payments to CIST members. • Old IDRPs to be removed from the current spreadsheet and archived. | <p>SL</p> |
| <p>10.</p> | <p>Immediate Detriment</p> <p>MR noted the following:</p> <ul style="list-style-type: none"> • There have been no tangible developments to report. • LGA's cost calculator seems to ignore some of the risks around immediate detriment. • There has been talk of an amended MOU but this hasn't yet materialised. • There continues to be an inconsistent approach across the sector in terms of paying immediate detriment. | |
| <p>11.</p> | <p>AOB</p> <p>No items were raised.</p> | |
| <p>12.</p> | <p>Date of Next Meeting</p> <p>Wednesday, 22nd February 2023 at 1400 hrs</p> <p>(In person or via MS Teams).</p> | |