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| **MEETING :** LOCAL PENSION BOARD (LPB)  **DATE :** 03 November 2021  **VENUE :** Teams / Conference Room 2, SHQ |
| **PRESENT:** Steve Beaton (Chair), Stuart Smith, Michaela Moore, Ann Read, John Tyrell, Tracey Stradling, Helen Scargill (WYPF), Tracey Sergent (Notes) |

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| **Ref** | **Item** | **Decision/Outcome** | **Action By** |
| **1.0** | **Apologies** – Rob Allport, Caz Lee |  |  |
| **1.1** | Update from Helen Scargill, WYPF    Steve outlined from 01 July 2021 Grey Book pensions have now moved to West Yorkshire Pension Fund (WYPF). Annual Benefit Statements were provided in October with 100% successful roll out of that. There is a paper being put forward at the Fire Authority meeting tomorrow, recommending the adoption of the LGA/FBU produced MoU regarding Immediate Detriment; hoping for decision tomorrow and then will put the outcome in writing to Helen.    Helen introduced herself; she is the Client Relationship Manager for WYPF. In reality don’t work with LG clients, specifically with Fire clients, providing pensions admin for 21 Fire & Rescue Authorities (FRAs) and will increase to 23. Provide a full service; including dealing with new starters, creating their records, any amendments, holding pay and contribution information, transfers in and out, anything that affects the member is calculated and offer full payroll service for pensioners. Once retired will pay the lump sum and first installment of pension, then moves to normal monthly pensioner payroll. Do RTI submissions to HMRC and have a separate team to deal with anything once pensioner e.g. increase at 55, modification at 65 (or state pension age) and everything to do with deaths, grants, widows and children and set up the beneficiaries. Do other things upon request, e.g. pre-retirement seminars, HMRC work on Service behalf, quarterly accounting for tax, and charges, complete surveys if required. Do have member access to pension records, currently an information piece but looking to bring in pensions online service. Responsible for providing Annual Benefit Statements, following on from that deal with checking anyone that has breached the annual allowance in the financial year and send Pension Saving Statements out (by 6 Oct).    Steve expressed that Helen has been really helpful during the transition and have already had positive feedback from members regarding the service and annual benefit statements being quicker etc.    Steve queried pre-retirement seminars as currently run own. How often would they be provided and what is involved? Helen confirmed usually FRAs work with companies e.g. True Bearing, Infinity, etc., to provide pre-retirement seminars (including MH, NI, state pension, financial planning, wills, etc.) and then WYPF have a slot within the seminar to cover the fire pensions information aspect. Steve confirmed when have date for next CFRS seminar, will let Helen know the date to have a slot. The cost is included in the contract.    John confirmed staff are happy with the service. The movement of data from LG seems to have been resolved, Steve confirmed it feels comfortable where we are now and really appreciate all the help.    Steve raised that there is lots of training on the WYPF website; is there anything that would be worthwhile for LPB members to do. Helen outlined that pension board members should be doing the TPR modules. Helen could do some training from existing slides that are available. Steve agreed that would be useful for the Board, they are doing the regular training. Helen explained it will change from 1 April as all will be transition members so slides will need updating. Helen suggested could have an element of training in all the pension boards if wanted?; Steve agreed.    Framework update:  Helen outlined 4 FRAs have signed up to framework, no change at the moment. Cat 1 members are the same as Immediate Detriment, no real change yet. In terms of Cat 2s, have 2 or 3 cases where financial information has come in and clock has started ticking. Have a spreadsheet and looking at Immediate Detriment cases; can be transferred to Cat 1s when sign up to framework. Also includes communications whether (since retirement) the Cat 2 member has been reemployed as would need to work out arrears etc. Service need to know as will affect what to communicate to members, e.g. if abatement is affected by the legacy calculation, don’t yet know what to do for the interim period and member needs to know that before making decision. If go into legacy could be overpaid and then would need to be recovered, so could affect the decision they make. They will be attaching the data spreadsheet to the calculation spreadsheets to get the legacy and reformed scheme benefits calculated, so all that sign up to framework will get new sheet. When submit it with financial information, it will feed into the calculations, WYPF get the calculations already and then just need to check it which will reduce time for each case and hopefully be able to deal with more within the 62 day deadline and not breach.    Helen highlighted however that WYPF cannot guarantee that every case will be done within the 62 timeframe. If all send their data on the same date chances of being able to do all are very slim, so important for the Service to have good communications with members to manage expectations of people that apply. WYPF doing their best to meet deadline but will depend on timing.    Steve outlined that if the FA accept the MoU, Service will write to Cat 2s to see if they want to apply, they have 14 days, and then relies on Service managing the expectations. Accept timeframe is 62 days but it could take longer due to the potential workload. Service perspective is to get that communication out, e.g. if went outside the 62 days and start action may delay it even longer. Helen suggested that if they are not going to meet the timeframe and someone starts a court action, inclination is to put aside and do other cases so they don’t breach the 62 days. Steve expressed that CFRS do have a good relationship with FBU and hopefully could discuss with them if gets to that point with Cat 2 members. Will ask FBU reps to liaise with FBU members and reiterate that all are working towards the deadlines, but need to be mindful of the national workload.    Helen also updated that they have put Estimates on hold for those looking to retire after April 2022, as all moved to 2015 Scheme but the remedy period being treated as legacy doesn’t come in until October 2023 so waiting for the software supplier to update for calculations to be done. Looking at internal resources to make the changes internally to be able to provide those estimates up to one year in advance. When get point of retirement would supply legacy and reformed calculations. Hoping to have some information in next 2-3 weeks with that position.    Steve thanked Helen for joining the meeting. Michaela asked when can expect the new sheet (have a new Jan 2022 notification) so keen to share that. Helen hoped to be able to provide by the end of next week.    *\*Helen left the meeting.* | Dates of the next meetings to be shared with Helen to confirm which she could attend to have a 15 min training slot (e.g. annual allowance). | **Caz/**  **Tracey** |
| **2.0** | **Agree notes of last meeting held on 14/07/21**    Notes were reviewed and agreed as a true record. | Caz to publish and add to internet page. | Done 05.11.21 |
|  | **Updates on Actions Arising** |  |  |
| 2.1 | Caz to send Stuart Smith future invite details & add to distribution list. | Complete. |  |
| 2.2 | Steve to add website, other relevant links, WYPF letter to members and LPB information to Yammer/Workplace/Intranet    Steve has put some details on Yammer and if MoU agreed tomorrow will liaise with M&C for update and intranet page on Pensions (under the Payroll area). | Ongoing | **Steve** |
| 2.3 | Steve to set up extra LPB meeting to review secondary contracts and agree pensionable pay matrix. Agreement to hold off on this until next meeting for update on work ongoing by Recruitment/HR (carried over),    Some secondary contracts have been drawn up. Discussed all payments to support staff are pensionable. For next pension board need a list of who has secondary contract; is it just Loggists and PTIs? | Steve to produce a list of secondary contracts for next meeting; get details from HoGs. Need to ensure consistent approach for any new. | **Steve** |
| 2.4 | Steve to liaise with WYPF once in place and see if willing to attend LPB meeting. Steve to send Caz the contact email to send invite for next meeting. | Complete |  |
| 2.5 | Steve to review WYPF online training options & provide list of modules would be useful for LPB members to complete - carried over | Can come off - available on the WYPF site and Helen will attend future Pension Board to provide specific training. |  |
| 2.6 | Caz to move Data Score to Q4 agenda items | Complete. |  |
| 2.7 | Ann to circulate Regional Pension Group notes once received. | Complete. |  |
| 2.8 | Steve to liaise with Ann/Michaela and provide numbers of people who will be affected for next meeting. | Complete. |  |
| 2.9 | Steve to liaise with Payroll & action amendment to Risk 5    Steve has checked this; Risk 5 is around contributions to pension scheme. Is checked monthly through Payroll and Finance - do not consider any change is required. | Closed. |  |
| 2.10 | Tracey to ask Karen Garrard to include contract review meetings within Service Level Agreement with WYPF.    Tracey confirmed this was around asking Karen to include the SLAs into the contract review meetings. | Complete. |  |
| **3.** | **Declarations of Interest**    Steve updated that his role has moved from Head of RMU and Occupational Health to Head of RMU and Payroll. |  |  |
| **4.** | **Feedback from Training**    Stuart has started the online training modules. | Stuart to confirm completion of modules to Caz/Tracey to update the log. | **Stuart** |
| **5.** | **Regional Pensions Group Update**    Not covered. |  |  |
| **6.** | **Review of Risk Register**    [Risk Register SharePoint Link](https://cambsfiregovuk.sharepoint.com/:x:/r/sites/Teams-COAG-ExecutiveSupport/Local%20Pension%20Board/LPB%20-%20Risk%20Register.XLSX?d=w6e0508d40f73464a859772bde2738645&csf=1&web=1&e=Rc7mRX)    Board reviewed the risk register and agreed the following amendments:   * Change Risk 10 around pensions administrator as now WYPF and risk null and void. * Addition of potentially not being able to meet the deadline on legal cases as per 1.1. As much as intend to meet the legal deadline need to be alert to workloads.     Stuart expressed concern that if FBU will fund it, could see an increase in legal cases, mitigating factor is that pensions could get held. Won't get any more funding by fighting for it apart from potentially some interest and could argue compensation for hardship. Suggested speaking to Helen to determine what would gain by taking a court case. Stuart outlined need to be mindful of any cases and the impact they could have. This reiterates the need to get the communications right. | Steve to update the risk register with agreement amendments. | **Steve** |
| **7.** | **Review of Issues Log**    See 'Issues Log' tab for updates. |  |  |
|  | **Recent Case Law Affecting Pension Scheme**    MoU for sign off at Fire Authority meeting tomorrow (see 1.1) |  |  |
|  | **Annual Benefits Statements**    All have been sent out in October. |  |  |
|  | **End of Year Report**    Update report is now due. | John will draft the report from the last template and send to Steve. | **John** |
| **11.** | **Any Other Business** |  |  |
| 11.1 | Steve may schedule an additional meeting before February once have the list of secondary contracts to determine the impact and look to standardise. |  | **Steve** |
|  | **Date of Next Meeting**    15 February 2022 |  |  |