

**MEETING :** LOCAL PENSION BOARD (LPB)

**DATE :** 31 March 2025

**VENUE :** Teams

**PRESENT:** Steve Beaton (Chair), Nick Foster, John Tyrell, Helen Scargill, Jo Shippey, Stuart Smith, Ann Read, Caz Lee (notes)

Ref	Item	Decision/Outcome	Action By
1.	<b>Apologies:</b> Rob Olivier, Andrea Batchelor		
2.	<p><b>Review whether 31/03/25 deadline has been met &amp; whether any immediate action is required</b></p> <p>Steve provided overview of <a href="#">Email from WYPF - Sargeant remedy service update 20.03.25.msg</a> outlining that 31 March deadline is not going to be met. This has been communicated to CFRS active members via email (see <a href="#">WYPF Update for Active Members 27.03.25.msg</a>) and letters sent via first class post on 28 March to Red and Green cases: <a href="#">Taper &amp; Unprotected Members Remedy letter (Red Cases) 27.03.25.docx</a> and <a href="#">Taper &amp; Unprotected Members Remedy letter (Green Cases) 27.03.25.docx</a>.</p> <p>Following a discussion with Matthew, the letter for Red Cases outlines the risk that members may have to pay more tax and then claim in back themselves through an HMRC compensation scheme that hasn't yet been set up, so they need to make a decision whether they wish to mitigate that risk by waiting. It was believed that under Section 29 10b we could extend the deadline citing the uncertainty around regulations but following a meeting with LGA they advised they don't believe this rationale will stand up with the Pension Regulator. CFRS will therefore be instructing WYPF to process our Red cases now unless individuals let us know they want to wait. A CFRS inbox has been set up for all pension queries matters (<a href="mailto:pensions@cambsfire.gov.uk">pensions@cambsfire.gov.uk</a>) and this will be monitored for these responses.</p>		

	<p>Affected individuals have the right to submit a complaint via an Internal Dispute Resolution Process (IDRP) and there is a Facebook page where members are being encouraged to do so. The reality of that is that it will tie up Steve/Payroll/WYPF in responding to those rather than committing resources to producing the RSS'. Steve is booked onto IDRP training on Wednesday to understand and put in place how the Service will deal with IDRP submissions. Have had a couple so far, but Steve advised he doesn't expect to be inundated.</p> <p>Steve asked LPB members who receive any queries to update as above/attached however to also to make it clear the situation is not CFRS or WYPF fault but due to the legislation changes/changes in Government holdups and issues with software, this has caused the delays/missed deadlines. Everyone has, and is working flat out to try and rectify the issue.</p> <p>Stuart thanked Steve and Payroll for getting us to this stage and trying to get us where we need to be. Stuart has spoken Shahin Ismail and made her aware there might be a draw on her legal expertise coming if we get a lot of IDRP submissions. Steve noted his thanks to Payroll and to Helen for all her help answering questions and queries and working flat out to try and get this sorted.</p> <p>Helen advised the focus for WYPF is active members and ABS RSS - hopeful will be able to get majority out by June. Provided an overview of the work WYPF has been doing and issues they have been having with Civica/software. Things worked in test environment but once moved into live it didn't and has caused a massive backlog/lengthy delays. Got one last thing waiting for within records to be corrected and then hopefully can continue. Had issues at every stage of rollback process with the software and have had to get fixes done. Helen advised currently waiting on notification from CFRS whether using Section 29 for Matthews and divorcing cases. Steve confirmed yes will be doing that for transferring and</p>		
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	<p>divorcing cases, will send something in writing confirming before end of day.</p> <p>Nick asked if it is still the case there is potential for action to be taken against the Service in relation to the missed deadline even though the issues aren't due to anything CFRS/WYPF has done? Also asked what support there is out there for members. Steve confirmed members will need to take independent advice if they decide to allow WYPF to process their case now, the Service can't provide any advice. In relation to potential for action, there is the IDRP procedure which members can begin but until attended the training on Wednesday don't know fully the potential impacts.</p> <p>John confirmed he believes the IDRP thing is one person on Facebook encouraging people to put them in, not sure what his agenda or reasoning is. John asked what the action from Pension Regulator would be if the suggestion from LGA is that they wouldn't accept the rationale for using Section 29 10b to extend the deadline. Helen advised she doesn't know; WYPF will produce a breach report which the Service would then use to produce their own to submit, but the Pension Regulator is well aware of the issues within public sector schemes (some of which are even further behind than FRS). As long as organisations have got a plan in place and a timeframe, believe the Pension Regulator are looking at the situation as a one off thing and won't be taking any action. All they want is assurance a plan is in place to comply. From an administrator perspective WYPF need to know FRA decisions on Matthews divorce and transfer cases and whether to approve the extension, and what the new deadline is as that will feed into the breach report. Would recommend transfer and divorce deadline is 30 Sept and everyone else the backstop date of March 2026 is applied.</p> <p>Ann advised aware this doesn't affect us but from other sources the Civil Service have been told they won't be getting benefit statements this year at all, they aren't issuing anything or estimates and members will just have to wait until the next one.</p>	<p>Steve to send email to WYPF with deadline extension dates for divorce and transfers under Section 29 10b of 30 Sept 2025 and affected Matthews 31 March 2026. Within the same communication will advise WYPF to process CFRS Red Cases.</p> <p>Steve will add new risk to register around potential IDRP cases and will keep LPB members updated as to progress/any news.</p>	<p><b>Steve</b></p> <p><b>Steve</b></p>
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3.	<b>Any Other Business</b>  None on this occasion.		
	<b>Date of Next Meeting</b>  14 May 2025		