

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

**DATE :** 12 February 2025

**VENUE :** CR1, SHQ

**PRESENT:** Steve Beaton (Chair), Rob Olivier, Ann Read, Tracey Stradling, Nick Foster, John Tyrell, Andrea Batchelor (dialled in), Helen Scargill (dialled in), Stuart Smith (dialled in)

Ref	Item	Decision/Outcome	Action By
1.	<p><b>Apologies:</b> Jo Shippey, Caz Lee</p> <p>Steve advised that as Caz is unable to attend the meeting today due to a funeral, the meeting will be recorded then she can type the notes up tomorrow. The recording will then be deleted once done.</p>		
2.	<p><b>Agree notes of last meeting held on 09/12/24</b></p> <p>Notes were reviewed and agreed as a true record.</p>	Caz to publish and add to internet page.	Done 13.02.25
	<b>Updates on Actions Arising</b>		
2.1	<p><u>Helen will update an example she has created which provides basic breakdown if someone retired at 30 years or aged 55 and send which can be shared for information. Clearly shows there is no detriment in staying beyond 30 years; some are under misapprehension that commutation figures will go down from 30 years date which isn't true anymore. Personal choice for members. From workforce planning perspective will help to make things clearer for people.</u></p> <p>Update 28/02/24: Helen on AL, Steve will follow up with her next week.</p>		

	<p>Update 12/06/24: Helen shared slides from WYPF pre retirement May 2024 presentation and talked through the breakdown content. Will update with new commutation rates and pass back to Steve for circulation.</p> <p>Update 03/09/24: Rolled over for when back from AL</p> <p>Update 09/12/24: carried over.</p> <p>Update 12/02/25: carried over</p>		
2.2	<p><u>Steve to liaise with Rob regarding his declaration of interest form and amended version to be sent to Caz.</u></p> <p>Update 03/09/24: Caz to check - followed up with email to Steve and Rob</p> <p>Update 09/12/24 - carried over. Second reminder email sent from Caz</p> <p>Update 31/01/25: updated version received <a href="#">Rob Olivier LPB Conflict of Interest Declaration Form.pdf</a></p>	Action complete	
2.3	<p><u>Jo and Rob to complete online training.</u></p> <p>Update 03/09/24: Jo has completed 5 of the 7 online modules and updated the training record, Rob's ongoing.</p> <p>05/09/24: Jo now complete</p> <p>Update 09/12/24: Rob halfway through, ongoing. Will send details of ones completed so far to Caz so training tracker can be updated.</p> <p>Update 12/02/25: remains ongoing for Rob</p>		

2.4	<p><u>Steve to double check percentage of people tracing company managed to track down and advise Caz of number for adding to issues log/notes demonstrating every effort has been made to track people down.</u></p> <p>03/09/24: Steve to double check and send to Caz</p> <p>Update 09/12/24: rolled over</p> <p>Update 12/02/25: Of 138 ex-employee's details which were sent to ITM, 117 were traced to a new address but 21 were unable to be traced. Since that initial tracing CFRS has subsequently identified another 124 ex-employees who have been written to twice by CFRS and from which CFRS has received no response. These have subsequently been sent to ITM for Tracing.</p>	Action ongoing by ITM, can be closed on here.	
2.5	<p><u>Ann to pass Regions Pension Group update notes to Caz once received for circulation.</u></p> <p>Hasn't been one yet - will send through when have next meeting.</p>	Can come off for now.	
2.6	<p><u>Steve to make agreed amendments to the Risk Register - remove number 14 (re shortage of LPB members) and add one regarding likelihood of not meeting 31/03/25 legislative deadline.</u></p> <p>Steve updated removed 14 and added new risk. Subsequently at the beginning of February, WYPF software provider have now updated the system and are hopeful new statements will be out by 31st March. Remaining as risk on register for now.</p>	Action complete	
2.7	<p><u>Pensionable Pay – Review (rolled over from Sept) - ratification rolled over to next meeting</u></p>	Action complete	

	One update to it following last circulation; Matthew made decision as Scheme Manager that the TC ARA should be pensionable. People Team made aware, contracts updated and notified everyone in TC that 5% ARA is pensionable.		
2.8	<u>John to draft End of Year report for ratification at next meeting.</u>	Ongoing	
3.	<p><b>Chair's notes/updates:</b></p> <p>Caz sent out <a href="#">Steve LPB Chair Notes LPB Meeting 12.02.25.docx</a> on behalf of Steve ahead of the meeting for members to review.</p> <p>Group reviewed the content.</p> <p>Steve advised the Board we have an individual will be taking to Matthew for a contingent decision based on opt out. Complicated situation and no going to name individual, believe they should be eligible but it's Scheme Managers ultimate decision.</p> <p>In relation to LGA Bulletin 86 where it said "Local Pension Boards are encouraged to monitor the production of remediable service statements as part of their regular updates", Steve proposed an extra LPB on 31/03/25 to review whether deadline has been met/there are any issues. Steve advised for info of a CFRS pensioner who has written to the Home Office explaining they feel they have been unfairly treated (although well aware the deadline is 31st March). Steve will send copy to Helen for recording on file in cast the person contacts again. Helen affirmed WYPF not in a position to consider red cases even if they wanted to as offsetting guidance hasn't been rubber stamped and made available yet. Steve advised HO has come back to the person and said the FRA is responsible for ensuring remediable service statements are out and CFRS needs to do it in conjunction with WYPF. Helen advised it is extremely unlikely that WYPF will be in a position to produce and send remediable service statements for those in red by 31/03/25. Active members who need to get ABS</p>	<p>Caz to send out invite for extra LPB meeting on 31/03/25 to review whether deadline been met/there are any issues for immediate action.</p> <p>Steve to send copy of letter rec'd from pensioner to HO for recording by WYPF in case the member should make direct contact.</p> <p>Steve to send WYPF copy of home office response detailing responsibility lies with Local FRA's</p>	<p>Caz done 14.02.25</p> <p>Caz sent 13.02.25</p> <p>Steve Sent 13.02.25</p>

	<p>RSS, deferred members who need to get DBS RSS and pensioners who are immediate choice are due RSS but pensioners are split into 3 (green, amber and red). Green didn't take maximum tax free under scheme rules and took different option, ambers are those mainly affected by Matthews so can't do immediate choice until that is done and red are those who took maximum scheme lump sum and are affected by offsetting mechanism that is still outstanding. Those in green WYPF are looking to get out, amber are waiting on CFRS but there is provision within act that allows Scheme Manager's to make the decision to extend deadline for specific cohorts of members if there are issues/reasons why they can't get one. Would recommend CFRS consider this piece of legislation within the Act and covering Matthew's cases within that. Whether it would be possible to do anything for red cases and whether that is covered also, really not sure. Urge CFRS to get something in place to cover Matthew's cases; administrator hasn't got the data for a variety of reasons and if the timeframe gets extended to 2026 and working within that deadline, there is no way WYPF can do AB RSS for Matthew's members or immediate choice members as need to have got to the end of the process and received the election form.</p> <p>Helen confirmed she has been sent a copy and is aware of the recent letter from NFCC to Civica requesting a meeting with Civica's senior executive management team to discuss concerns and how Civica intend to mitigate FRS' who as a result of failures haven't been able to meet statutory deadlines but isn't aware of whether any meeting/further action has taken place.</p>		
4.	<p><b>Declarations of Interest</b></p> <p>None to discuss.</p>		
5.	<p><b>Feedback from/review of Training</b></p> <p>None to discuss.</p>		

<b>6.</b>	<b>Regional Pensions Group Update</b>  As per 2.5 - no meetings since last Board meeting.		
<b>7.</b>	<b>Review of Risk Register</b>  Group reviewed the <a href="#">LPB - Risk Register.XLSX</a> and discussed regarding what moves out of the risk register and onto the issues log. Risk has been realised, in that well aware won't be meeting the deadline Will become an issue when that happens.	Agreement to review and refresh the risk register between now and next meeting. Removal of things that are no longer relevant and update review dates. Create second tab for historical risks, and keep only live ones on first sheet. Steve to action.	<b>Steve</b>
<b>8.</b>	<b>Review of Issues Log</b>  Please see Issues Log for updates.		
<b>9&amp;10.</b>	<b>Recent Case Law Affecting Pension Scheme and Review of recent LGA Bulletins and WYPF monthly updates</b>  <a href="#">WYPF Monthly report for CFRS Dec 2024.docx</a> <a href="#">Pension Dashboards Comms Dec 2024 - Final.docx</a> <a href="#">WYPF Monthly report for CFRS Jan 2025.docx</a>  Covered under item 3.		

	<b>Review of Terms of Reference</b>  Group reviewed <a href="#">LPB - Terms of Reference.docx</a> and agreed point 9 should be amended to read 'Minimum of 2 employer representatives shall be appointed to the Board by the Scheme Manager'.	Caz to amend point 9 and reviewed date.	Done 13.02.25
	<b>Review of skills gap on pension board</b>  Steve advised of some available pension training coming up soon, will circulate the details. Confirmed LGA are doing same this year as last year with training first, followed by information sessions. Agreed attendance was worthwhile but felt the agenda is wrong way round and would be better with important information in the morning and training in afternoon.	Steve to circulate details of available pension training.	<b>Steve</b>
	<b>Review of Conflicts of Interest</b>	Missed, rolled over to next meeting. Caz to add to agenda.	<b>Caz</b>
14.	<b>Review of Upcoming years' agenda</b>  Group reviewed the upcoming years' agenda and agreed no amendments required.  Add something for next quarter to review remedy and Matthew's deadline.		
15.	<b>TPR Scheme Return</b>  Nothing outstanding and all up to date.		
16.	<b>Data Score</b>  Goes back to before when didn't get monthly reports.		

17.	<b>Any Other Business</b>		
17.1	<p><u>Valuation</u></p> <p>Helen provided update advising the Government Actuaries department break data down into what they refer to as Stock Data which is the data about active deferred pension and beneficiary members alongside any people who are paying added pension contributions and anybody who's got scheme pairs or divorce debits. They wanted that by December however as WYPF records are not rolled back, had to have a discussion with them about it. They took a month to respond, so were given a bit of an extension on that. That has now all gone.</p> <p>They then have the second part which is what they call Movements Data which is telling them:</p> <ul style="list-style-type: none"> <li>• who went from active status to deferred status to pensioner status;</li> <li>• which deferred's were transferred out, which of your deferred's were bought, have the pension paid within the valuation period etc.;</li> </ul> <p>The deadline for which is the 28 February 2025. WYPF sent the Movement Data for deferred pensioners and beneficiary pensioners alongside the Stock Data, so Government have already got that.</p> <p>The only one outstanding is the Active Movement data. Working on getting all that sorted ready to be with them by the 28 February deadline.</p>		
17.2	<p><u>HMRC annual reporting and required payments</u></p> <p>Helen updated that WYPF have done all the reporting that needed to be done by the 31 January 2025 and made the payment of CFRS unauthorised lump sum tax charges and the scheme sanction charges.</p> <p>Have now found that HMRC are sending out what looks like an invoice for the payment, even though payment has already been made and in looking via the</p>		



	<p>new service (managing pension schemes service) HMRC are claiming amounts are due that are different to what has been paid and don't add up from the data they are holding. The Finance Team are querying this with HMRC, hoping for a quick resolution, but from CFRS perspective just wanted to reassure reports have been sent in and the payments that WYPF believe are due have been paid.</p>		
17.3	<p><u>ABS/RSS for active members</u></p> <p>Helen updated that WYPF have uploaded a reasonable amount of data for CFRS WT Firefighters, have got 79 of the 110 in scope loaded and sent a query to Ann yesterday. Once the data is in being the rollback process where they get all the calculations and data on member records to put them back into the final salary scheme for the remedy period, and also create the data required in case an election is made for 2015 benefits for that period. Whole process worked in test, so fingers crossed there are no problems with it running in live.</p> <p>Have a problem at the moment loading the data for OC which is currently with Civica before can get the OC uploaded. So far, pretty hopeful will be able to get the ABS/RSS out to WT members before the 31/03/25. Not quite sure that will be possible for OC but if one of them has to be delayed better that it is OC as there isn't a great deal of difference between the benefits in the final salary scheme to the 2015 scheme.</p> <p>Once WYPF have started the rollback process and happy the rollback is working, will then be needing the contribution adjustment data and that should then mean they have all the data in the pension records ready for the ABS/RSS calculation to run. Moved on a bit and looking a little bit more hopeful on that front.</p>		
17.4	<p><u>Pension Savings Statements</u></p>		

	<p>Helen advised if there is anybody that WYPF believe had a tax charge to pay, their PSF for 23/24, or their remedy PSS, has gone and they should be able to deal with that. For the remedy period using the HMRC remedy tax calculator for 23/24, back on normal self-assessment route.</p> <p>Issued an RPSS for anybody where the growth was showing as £55k or above. Believe that those under, although will need a PSS will not have tax charges. Looking to then produce RPSS for these members with breaches up to £55k through the ABS/RSS process because the calculations will happen automatically and then will be able to run a report to get the information about who is actually higher than £40k and still needs the RPSS producing.</p> <p>The deadline for sending these was the 31 January 2025, and therefore had a batch that didn't meet the timeframes. WYPF currently in the process of putting information together to report to TPR, which will be sent to CFRS once available in order to report that area as well.</p>		
17.5	John asked if Service has a template letter for those who haven't had their RSS as couldn't find one on SharePoint. Steve advised he believes there is one on there, will check where it is and let John now.	Steve to check where the template letter for those who haven't had RSS' are and send to John.	<b>Steve</b>
17.6	John asked Helen if there are any updates on the aggregation litigation; it was mentioned at the conference that the hearings would be January/February time. Helen advised she hasn't heard anything but the way the Home Office works wouldn't expect to hear anything until the outcome which can be quite some time.		
	<p><b>Date of Next Meeting</b> - Extra meeting 31 March 2025. 14 May 2025</p>		