

MEETING : LOCAL PENSION BOARD (LPB)

DATE : 14 May 2025

VENUE : Teams

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

Ref	Item	Decision/Outcome	Action By
1.	Apologies: None		
2.	Agree notes of last meetings held on 12/02/25 & 31/03/25 Notes were reviewed and agreed as a true record.	Caz to publish and add to internet page.	Done 14.05.25
	Updates on Actions Arising		
2.1	<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> Update 28/02/24: Helen on AL, Steve will follow up with her next week.		

	<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> <p>Update 14/05/25: Helen will send Steve an older version with out of date pay rates for him to circulate with a note will be updated in July once new pay scales agreed.</p>		
2.2	<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> <p>Update 14/05/25: remains ongoing for Rob, 3 more modules left to do</p>		

2.3	<p><u>John to draft End of Year report for ratification at next meeting.</u></p> <p>Update 12/02/25: carried over</p> <p>14/05/25: action complete</p>	<p>Action complete - LPB Annual Report 2024-2025.docx</p>	
2.4	<p><u>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.</u></p>	<p>Action complete, Steve has taken some risk out and added some new ones for review under item 9.</p>	
2.5	<p><u>Steve to circulate details of available pension training.</u></p> <p>Action complete, was within Chairs notes circulated ahead of meeting. Nick asked in relation to the Award in Pensions Essentials (APE) qualification whether the Service or individual would pay the £950 plus VAT fee. Steve advised he believes this would be the Service but will confirm and let Nick know.</p>	<p>Steve to investigate whether the Service or individual would pay fee for the qualification course.</p>	Steve
2.6	<p><u>Review Conflicts of Interest</u></p> <p>Update 12/02/25: missed, rolled over to next meeting</p> <p>Update 14/05/25: group reviewed LPB - Conflicts of Interest Register.XLSX with all confirming no conflicts of interest. Noted Nick is part of the Remedy pensioner group but this is not classed as a conflict.</p>	<p>Action complete</p>	

2.7	<u>Steve to check where the template letter for those who haven't had RSS' are and send to John.</u>	Action complete	
2.8	<u>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.</u>	Action complete (sent 31.03.25)	
2.9	<u>Steve will add new risk to register around potential IDRP cases and will keep LPB members updated as to progress/any news.</u>	Action complete	
3.	<p><u>Chair's notes/updates (standing item):</u></p> <p>Steve provided verbal overview of Steve LPB Chair Notes LPB Meeting 14.05.25.docx circulated ahead of the meeting with the agenda.</p>		
4.	<p><u>WYPF Updates (standing item)</u></p> <p>Helen advised WYPF have rolled back large proportion of active members. CFRS has certain percentage with some in that batch waiting to go. Got some others to review and load, will continue to work through. Finalising content, layout and production of ABS RSS. Hoping to have that done in next week or so and then can start</p>		

	<p>production of first batch. Potentially will be some going out before end of June all being well.</p> <p>Working on Pensions IRS SS at the same time as the above trying to follow LGA timetable as much as possible. Has been broken down into 4 cohorts;</p> <ul style="list-style-type: none"> • green unprotected (these have been done); • red unprotected (they are next priority); • green taper protected (have brought outside contractor to do this work as most straightforward calculation); • red taper protected. <p>Those that retired most recently are to be done first due to amount of service within remedy. Due to the number of members chasing WYPF directly and active Internal Dispute Resolution Procedures (IDRP) submitted these priorities are conflicting. WYPF have been clear IDRPs submissions are not a reason to put someone to the top of queue, so trying to be mindful taking this into account, whilst balancing direct queries and IDRPs responses. Delicate balance.</p> <p>Across all FRA's WYPF got 20 cases out in April following the release of legislation. To date this month, further 20 have been calculated but they are awaiting checking before can be sent out. Unfortunately the person that needs to check them is tied up in responding to the aforementioned queries and IDRPs responses.</p> <p>Can now do offsetting, amendments have been made to the spreadsheet and getting through them quicker. Once get past June and the active ones sent out, will be able to give more realistic timeframe for the Cat 2's.</p>		
--	--	--	--

	<p>Have received CFRS' month 12 2025 for ABS and others; these will be dealt with but can't do the next stage and get out of scope members for ABS production until the ABS RSS for in scope 2024 is complete. Whilst WYPF have received the data from the Service and it is loaded, can't move on until rest is complete. Helen highlighted there are no issues or red flags to raise, whilst there have been delays everything has to be done in order and have to get through those before can move on.</p> <p>Helen flagged that big batch of Pensions Savings Statements were completed for those with high input pension amounts as believed they would have tax charges. Got those done before end of January but there are still some not managed to do yet. They do need a statement, but there shouldn't be any action to take. Will all be picked up following ABS RSS production. Will keep CFRS updated when have a timescale for these. If some strays are found, the Member has 3 months to submit following receipt, so confident none should be missed.</p>		
5.	<p><u>Review of TPR Breach Record</u></p> <p>Group reviewed the TPR Breach Record Spreadsheet for LPB.xlsx.</p> <p>Steve advised the Service has had one compensation claim so far, which upon review believe the calculations to be correct. Steve will set up another tab on the spreadsheet to keep a record of any claims and update here as/when required.</p>	<p>Helen and Steve to liaise outside of meeting and review compensation claim received.</p>	<p>Helen & Steve</p>

6.	<p><u>Declarations of Interest (standing item)</u></p> <p>Already covered under 2.6.</p>		
7.	<p><u>Feedback from Training (standing item)</u></p> <p>No training to discuss.</p>		
7.	<p><u>Regional Pension Group Update (standing item)</u></p> <p>No meeting since last LPB - no updates to pass.</p>		
9.	<p><u>Review of Risk Register (standing item)</u></p> <p>Group reviewed and discussed the LPB - Risk Register.XLSX.</p> <p>In relation to new risk 17 'IDRP policy is out of date and requires updating and informing of Rep bodies', Steve advised that the Service's Internal Dispute Resolution Procedure (IDRP) hadn't been updated since 2017. This has now been amended to include 2006 and 2015 Pension Schemes (as per legislation) and contact details altered to WYPF as current pension provider. The specified person has been amended to the Deputy Chief Fire Officer dealing with Stage One IDRP submissions, and the Chief Fire Officer (with a Fire Authority Member oversight) hearing any Stage Two appeals. The amended guidance is now with People Team for approval and then will be uploaded to the website and intranet. At which point FBU, FRSA and Unison will be advised for information of members.</p>		

	<p>Agreement to:</p> <ul style="list-style-type: none"> • reword Risk 17 to include reputational, financial and contractual recompense from WYPF; • reword Risk 18 - Potential risk of Compensation claims coming in for costs attributable to members reference remedy <p>Tracey highlighted that according to contract register the contract with WYPF ends on 30/06/25 which hasn't been picked up, or any contact received from WYPF which is strange therefore not sure it is correct. If this is the case, will need to do a permissible short term extension for next 12 months and then potentially consider rolling contract basis under new regulations.</p>	<p>Steve to make agreement amendments to risk to register including a new risk in relation to the contract termination date potentially being 30/06/25.</p> <p>Tracey will review paperwork and liaise with Steve as appropriate.</p>	<p>Steve</p> <p>Tracey</p>
10.	<p><u>Review of Issues Log (<i>standing item</i>)</u></p> <p>See tab for updates.</p>		
11.	<p><u>Recent Case Law Affecting Pension Scheme and Review of recent LGA Bulletins and WYPF monthly updates (<i>standing item</i>):</u></p> <p>Covered under item 3.</p>		
12.	<p><u>Administration Review</u></p> <p>Steve thanked Caz for agreeing to take on additional administration work to assist him with RSS and IDRP submissions.</p>		

	Helen suggested clear confirmation what action has been taken in relation to LGA bulletin actions. Steve confirmed these are included in his Chair's notes circulated before the meeting for information/discussion but for clarity Caz will include a break down at future meetings.		
13.	<u>Pension Provider Review</u> Group discussed, agreed no issues with WYPF. Steve noted the high levels of service and contact from WYPF.		
14.	Any Other Business None on this occasion.		
	Date of Next Meeting 13 August 2025		