

MEETING : LOCAL PENSION BOARD (LPB)

DATE : 04 September 2025 (moved from 13 August)

VENUE : Teams

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

Ref	Item	Decision/Outcome	Action By
1.	Apologies: Tracey Stradling, Ann Read, Andrea Batchelor, Rob Olivier		
2.	Agree notes of last meetings held on 14 May 2025 Notes were reviewed and agreed as a true record.	Caz to publish and add to internet page.	Done 05.09.25
	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. 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.		

	Update 03/09/24: Rolled over for when back from AL Update 09/12/24: carried over. Update 12/02/25: carried over. Update 14/05/25: Helen will send Steve an older version with out of date pay rates for him to circulate with a note will be updated in July once new pay scales agreed. Update 04/09/25: Rolled over to next meeting due to Helen's current capacity.		
2.2	<u>Jo and Rob to complete online training.</u> Update 03/09/24: Jo has completed 5 of the 7 online modules and updated the training record, Rob's ongoing. 05/09/24: Jo now complete. Update 09/12/24: Rob halfway through, ongoing. Will send details of ones completed so far to Caz so training tracker can be updated. Update 12/02/25: remains ongoing for Rob. Update 14/05/25: remains ongoing for Rob, 3 more modules left to do.	Rob confirmed all modules complete 20/08/25 - action now closed.	

2.3	<u>Steve to investigate whether the Service or individual would pay fee for the APE qualification course.</u>	Action complete & LPB Members made aware Service would fund 15/05/25.	
2.4	<u>Helen and Steve to liaise outside of meeting and review compensation claim received.</u> Steve advised Service has had one claim and another potentially in the pipeline. The one received has been dealt with and total of £210 will get paid this month via BACS.	Action completes	
2.5	<u>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. Tracey will review paperwork and liaise with Steve as appropriate.</u> Steve confirmed Tracey has now had new contract; this has been reviewed and approved. Has also been added to risk register.	Action complete	
3.	<u>Chair's notes/updates (standing item):</u> Steve provided verbal overview of CFRS Local Pension Board Chairs Update for meeting 13th August 2025.docx circulated ahead of the meeting with the agenda. Couple of new things not on the above update due to the revised meeting date: • Contribution Adjustments by CFRS: As at 04 September 2025 there have been 2006 contributions returned to 26 members totalling		

	£142,045.43. Reference 1992 contributions paid we have currently received 8 members totalling £24,772.07. Service wide communication was sent out by self, highlighting the 12-week deadline from receipt of RSS. Helen outlined that the 12-week deadline only refers to one of the schemes rather than both - Steve will double check the details and issue updated comms. • <u>Actuarial Valuation</u> - The Scheme Advisory Board actuarial advisers, First Actuarial, and the Government Actuary's Department (GAD) are facilitating a session on the 2024 actuarial valuation at this year's AGM. If any LPB members have any questions they wish raised, please advise Steve and he will submit them or alternatively they will be able to raise the questions themselves on the day if present. • <u>Injury pensions</u> - LGA have received a technical query relating to the Firefighters' Compensation Scheme which highlighted that there may be some confusion about the pay which should be used in the calculation of injury gratuities and injury pensions. The Firefighters' Compensation Scheme and Pension Scheme (England) (Amendment) Order 2015 brought into effect changes to the Compensation Scheme. These changes were needed as a result of the introduction of the 2015 scheme. The headings in the table in Schedule 1 Part 1 of the compensation scheme were amended to include 'final pay' as defined in regulation 93 of the 2015 scheme regulations. • <u>IDRP Procedure update</u> - In their meeting of 20 June 2018, the Scheme Advisory Board, considered whether they wished to revise		
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	the guidance issued in 2009 about operating a two stage IDR process. The discussion concluded that a two-stage process should remain, with an individual being able to make a written application within six months and a response to be provided within two months should remain. The IDR guidance has therefore been updated on both the FPS regulations and guidance website and the FPS member website to provide clarity over the 28 days, to reflect the Board's decision that this should be six months. Our internal IDR procedure has been updated to reflect the change. • <u>Pension Commission revived on 21 July 2025</u> - The Government revived the Pensions Commission to address a growing retirement crisis. The original Commission was established in 2002 and made several recommendations, including individuals being automatically enrolled into workplace pension schemes. The new Commission aims to build on the work done by the original Commission. It will take a broader view – reviewing the UK pension system as a whole, along with the outcomes it delivers and the barriers stopping people from saving enough for retirement. In particular, it will consider: • outcomes and risks for future cohorts of pensioners on current trajectories through to 2050 and beyond. • how to improve retirement outcomes, especially for those on the lowest incomes and at the greatest risk of poverty or under saving.		
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	• the role of private pension provision and wider savings, building on the foundation of the State Pension, in delivering financial security in retirement and supporting those approaching retirement. • the long-term challenges of supporting an ageing population. • proposals for change beyond the current Parliament, that build on the measures in the Pension Schemes Bill and ensure Britain in the mid-21st Century delivers financial security in retirement through a pensions framework that is strong, fair, and sustainable. The Commission will be led by Baroness Jeannie Drake (a member of the original Commission), Sir Ian Cheshire and Professor Nick Pearce. They will work closely with stakeholders such as the Confederation of British Industry and the Trades Union Congress, drawing on the success of the original Commission in building a national consensus. The Commission's final report is due in 2027. • <u>Third State Pension age (SPa) review</u> - on 21 July 2025, the Government launched the third review of the SPa. This review will consider whether the rules around SPa remain appropriate, using the latest life expectancy data and other evidence. Under the Pensions Act 2014, the Government must regularly review the SPa. The first review concluded in 2017, and the second in 2023. The report for the third review must be published before 30 March 2029		
4.	<u>WYPF Updates (standing item)</u> Helen gave verbal update advising WYPF have done as much as possible to get 2024 statements out by the end of June. Closed down production middle of August and in remaining two weeks uploaded all FRA's March 2025 returns and worked on those. Statements have now started to go out		

	for in and out of scope members. CFRS have 455 active pension records of those 154 are in scope, and 301 out of scope. WYPF has produced 433 of these so far, leaving 22 active members that haven't had them so far. Currently 95.1% have gone out. 14 of those outstanding are blocked from receiving automatic statements for various reasons and need to be worked through. There are no outstanding queries but will send through full breakdown of position to Steve for information. Anyone who was an inter-brigade transfer in, WYPF are hoping will get statement by the end of the month. Working on getting the others produced but struggling to provide timeframe for those as more protracted. Steve confirmed he/Payroll are chasing up some of the data from this end in relation to some of the inter brigade ones. Helen provided an update on WYPF capacity/recruitment explaining have had a couple of new people start at Pension Advisor level and believe a few working on contractor basis will be coming soon but they don't have previous knowledge of fire. Have someone joining at Member Services Manager level with previous fire experience, but due to their 3-month notice period can't start until November. Assured WYPF haven't been unaware or immune to the issues delays are causing, but issues recruiting, the volume of work and the protracted nature of producing and checking individually this is all taking time. Steve formally noted thanks to Helen for working on our IDRP cases at weekends, particularly when it isn't technically her job to do so. Definitely going above and beyond for us and it has not gone unnoticed and is appreciated.		
5.	Declarations of Interest (<i>standing item</i>)		

	None to discuss.		
6.	<u>Feedback from Training (standing item)</u> Hasn't been any training since the last meeting to feedback on here. Steve highlighted the Firefighters' Pensions Annual Conference on 17 and 18 September 2025 and advised all have the opportunity to attend should they wish to do so. Steve is booked onto both days (as day 1 is for Scheme Managers), John, Ann and Steve are currently booked on 18th. Members are welcome to approach Caz to be booked onto day 2 - details already circulated via email on 28 August.		
7.	<u>Regional Pension Group Update (standing item)</u> Hasn't been a regional pension group since last meeting - no updates.		
8.	<u>Review of Risk Register (standing item)</u> Group reviewed and discussed the LPB - Risk Register.XLSX . Agreement to add an entry regarding concerns about WYPF's capacity following Helen's update and issues recruiting. Steve will add, score as thinks fit and will circulate to group for review/comments.	Steve to add entry regarding concerns about WYPF capacity following Helen's update about issues recruiting, score and circulate to Board for review/comment.	Steve
9.	<u>Review of Issues Log (standing item)</u>		

	See tab for updates.		
10.	<u>Recent Case Law Affecting Pension Scheme and Review of recent LGA Bulletins and WYPF monthly updates (<i>standing item</i>):</u> Covered under item 3.		
11.	<u>Pensionable Pay Review</u> Group reviewed the Pensionable Pay Matrix.xlsx Nick queried whether 5% ARA training and Training Centre overtime allowance should be combined into one as seem to be for the same thing. John confirmed these are two separate payments/items. John advised FP on call payment needs adding to the list, not pensionable for those not in LGPS scheme as doesn't meet any of the 5 criteria, will be for those who are. Steve added during the meeting.	Steve added FP on call payment to pensionable pay matrix during meeting.	
12.	<u>Any Other Business</u>		
12.1	In relation to the IDRP submissions from members, Nick asked if would be possible for the Board to have sight of the responses for awareness. Steve advised due to GDPR and individual nature of them (i.e. each person submits their own personal questions/issues) not able to share them all but confirmed these have all been logged and documented. The responses were standard in some areas so will redact the personal information from one and send copies of example response to Board.	Caz to redact IDRP response letters of personal information and send copy to Board members for info.	Caz

12.2	Nick asked for an update on the Pensions Dashboard Programme. Helen advised it goes live in a general sense from 31 October. Won't be open to members at that stage as it needs to go through various other stages including legal and member testing before it will be widely available to members. Helen explained CFRS' role is a watching brief to ensure what is required to meet conditions is being done by WYPF as WYOF hold all the data; nothing for CFRS to do as an organisation but responsibility would ultimately rest with the Service.	Steve to confirm whether the upcoming Pensions Dashboard Programme is on the risk register and add if not.	Steve
	Date of Next Meeting 12 November 2025		