



# **Cheshire Fire**

## **Pension Board Report**

2023-2024 (Q2)

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# 01 Overview

## Regulations and Guidance

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### July 2023

#### LGA issued Bulletin 71

Bulletin 71 covered many topics most with actions arising, see below:-

**Home Office collection of FPS forecasts for 2023-24 to 2028-29:**

FRAs should ensure that they are using the correct CPI rates in their forecasts and ensure that they meet the submission deadline.

**Age discrimination remedy – retrospective remedy:**

FRAs and administrators to read the response and ensure that they are working to be ready for the regulations' , implementation on 1 October 2023.

**Age discrimination remedy – Contributions Calculator inputs:**

FRAs and administrators may wish to familiarise themselves with the draft inputs, so that they can ensure they are holding all the relevant data.

**Age discrimination remedy - Interest and Tax:**

FRAs and administrators should note this position, to ensure that they act accordingly when carrying out remedy.

**Age discrimination remedy – Pension scams:**

Administrators and/or FRAs to add the suggested wording to the pension webpages.

**Age discrimination remedy – warm up letters:**

FRAs/administrators should use these to communicate with their members ahead of October 2023.

**Age discrimination remedy – Ill-Health re-assessment member outcome letters:**

Once the IQMP has provided their determination and FRAs have considered this and agree with the outcome, FRAs should send these using the relevant member outcome letter.

**Firefighters' Pension Scheme Adjustment in Respect of 2021 and 2022 Revaluation:**

FRAs and administrators to make themselves aware of this issue and start scoping the work involved.

**Government Actuary Department (GAD) – updated factors:**

FRAs and administrators to ensure that they are using the revised factors from the relevant implementation dates.

**Member benefit illustrations – FPS Northern Ireland:**

FRAs and administrators to make their members aware of the benefit illustrators, where applicable.

**Pension entitlements for retained Firefighters 2023 – FPS Wales:**

FRAs and administrators to review the consultation and respond accordingly.

**Abolishing the pensions lifetime allowance:**

FRAs and administrators to make themselves aware of the measures involved and consider whether they wish to respond to the consultation.

**Member remedy tax calculator:**

Scheme managers should register on the Secure Exchange Data Service ahead of the remedy exercise and delegate access accordingly.

### August 2023

#### LGA issued Bulletin 72

Bulletin 72 covered many topics most with actions arising, see below:-

**Age Discrimination Remedy – Warm up letters:**

FRAs/administrators should use these to communicate with their members ahead of October 2023.

### **Age Discrimination Remedy – Remediable Service Statements:**

Administrators are recommended to use the template covering letter, where the RSS is not yet available with existing retirement option letters offering the member a choice of legacy and reformed scheme benefits.

### **Age Discrimination Remedy – Remedy tax and contributions:**

FRAs and administrators should familiarise themselves with the draft inputs, so that they can ensure they are holding all the relevant data.

### **The Pension Regulator – Scheme Return:**

FRAs to ensure that their scheme return contact details are up to date.

## **September 2023**

XPS attended the FPS Technical Working Group on 19 September 2023

XPS attended the Firefighters' Annual Conference Day two 20 September 2023

### **LGA issued Bulletin 73**

Bulletin 73 covered many topics most with actions arising, see below:-

#### **Firefighters' Pensions Schemes (England) (Amendment) Order 2023:**

FRAs and administrators to familiarise themselves of the consultation response ahead of the Matthews second options exercise.

#### **Disclosure requirements:**

FRAs to ensure they comply with disclosure requirements by ensuring they send the appropriate letter to Sargeant and Matthews eligible members no later than 31 December 2023.

#### **Age Discrimination Remedy – terminology:**

FRAs and administrators to note that whilst there is different terminology it all relates to the same exercise. The Matthews second exercise can also be referred to as 'remedy' but relates to a different exercise.

#### **Age Discrimination Remedy – GAD Tax and Contribution Calculator:**

FRAs and administrators to familiarise themselves with the calculator and carry out testing against their data and feedback any issues to GAD and LGA.

#### **Age Discrimination Remedy – Funding update:**

FRAs to note this and ensure that they provide the relevant data when required.

#### **Age Discrimination Remedy – Member video:**

FRAs and administrators to publicise the QR code and signpost individuals to the FPS member website for information relating to remedy, in particular the member videos as part of your communications.

#### **Concurrent Service – Interbrigade transfers:**

FRAs to make employees aware of the pension implications, should an overlap of service occur when leaving and joining another FRA, even if only by a day.

#### **Public Service Pensions (Valuations and Employer Cost Cap) Directions 2023:**

FRAs and administrators should familiarise themselves with the Directions order to ensure that they are aware of the changes.

#### **Public Service Pensions Remedy – Member calculator:**

FRAs to provide a Single Point of Contact (SPOC) to the Public Service Pensions Remedy mailbox.

FRAs and administrators to familiarise themselves with the inputs that the member will need information for.

#### **Age Discrimination Remedy – Funding update:**

FRAs to note this and ensure that they provide the relevant data when required.

#### **Age Discrimination Remedy – Member video:**

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**Public Service Pensions Remedy – Member calculator:**

FRAs to provide a Single Point of Contact (SPOC) to the Public Service Pensions Remedy mailbox.

FRAs and administrators to familiarise themselves with the inputs that the member will need information for.

## 02 Member Self Service

Quarter 2	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	357	6	11	290	658	55.2%
Deferred	169	5	4	410	583	29.8%
Pensioner	295	6	8	517	820	36.7%
Widow/Dep	9	0	0	109	118	7.6%
Total	830	17	23	1,326	2,179	38.9%

<i>Fire Averages for comparison with FRA'</i>						
	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	14.4%	0.2%	0.7%	14.4%	799	14.4%
Deferred	6.0%	0.1%	0.2%	13.8%	333	6.0%
Pensioner	13.6%	0.3%	0.6%	28.9%	752	13.6%
Widow/Dep	0.6%	0.0%	0.0%	6.7%	35	0.6%

<b>Age profile for active members who have registered for MSS</b>			
Under 22	0.60%	Aged 46 - 50	23.21%
Aged 23 - 25	2.38%	Aged 51 - 55	13.10%
Aged 26 - 30	7.74%	Aged 56 - 60	4.17%
Aged 31 - 35	14.29%	Aged 61 - 65	0.89%
Aged 36 - 40	13.10%	Aged 65+	0.30%
Aged 41 - 45	20.24%		

# 03 Common Data

<b>Cheshire Fire</b>				
<b>Data Test</b>	<b>Common data score</b>			
	<b>Max Population</b>	<b>Total Fails</b>	<b>% OK</b>	
NINO	2,500	3	99.88%	
Surname	2,500	0	100.00%	
Forename / Inits	2,500	0	100.00%	
Sex	2,500	0	100.00%	
Title	2,500	1	99.96%	
DoB Present	2,500	0	100.00%	
DJS	2,500	0	100.00%	
Status	2,500	0	100.00%	
Last Status Event	2,500	0	99.84%	
Status Date	2,500	4	99.04%	
No Address	2,500	24	99.76%	
No Postcode	2,500	6	99.48%	
Address (All)	2,500	13	97.64%	
Postcode (All)	2,500	59	97.44%	
Members with a Fail	2,500	64	98.64%	
Members with Multiple Fails	2,500	34	97.60%	

# 04 Membership

## Quarter 2 2023-2024

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	55 -	737 ▲	108 ▲	1 ▼
New-NFPS	2 -	229 -	57 ▲	4 -	2 -
CARE - 2015	659 ▲	299 ▲	26 ▲	2 -	0 -
<b>Total</b>	<b>661 ▲</b>	<b>583 ▲</b>	<b>820 ▲</b>	<b>114 ▲</b>	<b>3 ▼</b>

## Quarter 1 2023-2024

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	55 ▼	734 ▲	107 ▼	2 -
New-NFPS	2 -	229 ▲	53 -	4 ▲	2 ▲
CARE - 2015	654 ▲	285 ▲	21 ▲	2 -	0 -
<b>Total</b>	<b>656 ▲</b>	<b>569 ▲</b>	<b>808 ▲</b>	<b>113 ▼</b>	<b>4 ▲</b>

## Quarter 4 2022 - 2023

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	56 ▼	730 ▲	109 ▼	2 -
New-NFPS	2 ▲	225 ▼	53 ▲	3 -	0 -
CARE - 2015	626 ▼	273 ▲	17 ▲	2 -	0 -
<b>Total</b>	<b>628 ▼</b>	<b>554 ▲</b>	<b>800 ▲</b>	<b>114 ▼</b>	<b>2 -</b>

## Quarter 3 2022 - 2023

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	59 -	726 ▲	111 ▲	2 ▼
New-NFPS	1 -	227 ▼	51 -	3 -	0 -
CARE - 2015	649 ▲	254 ▲	16 ▲	2 -	0 -
<b>Total</b>	<b>650 ▲</b>	<b>540 ▲</b>	<b>793 ▲</b>	<b>116 ▲</b>	<b>2 ▼</b>

## Quarter 2 2022 - 2023

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	59 -	719 ▼	110 ▼	3 -
New-NFPS	1 ▼	229 ▲	51 ▲	3 -	0 -
CARE - 2015	637 ▲	243 ▲	13 ▲	2 -	0 -
<b>Total</b>	<b>638 ▲</b>	<b>531 ▲</b>	<b>783 ▲</b>	<b>115 ▼</b>	<b>3 -</b>



# 05 Completed Cases Overview

2023/24

Cheshire Fire	Cases completed	Cases completed within target	Cases completed outside target	Cases: % within target
April	45	40	5	89%
May	116	113	3	97%
June	61	54	7	89%
<b>Quarter 1</b>	<b>222</b>	<b>207</b>	<b>15</b>	<b>93%</b>
July	57	46	11	81%
August	56	48	8	86%
September	47	35	12	74%
<b>Quarter 2</b>	<b>160</b>	<b>129</b>	<b>31</b>	<b>81%</b>
October	38	31	7	82%
November	0	0		
December	0	0		
<b>Quarter 3</b>	<b>38</b>	<b>31</b>	<b>7</b>	<b>1</b>
January	0	0		
February	0	0		
March	0	0		
<b>Quarter 4</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Year - Total</b>	<b>420</b>	<b>367</b>	<b>53</b>	<b>87%</b>

## Overview

The KPI adherence for Q2 is 81%, with 129 cases out of 160 being completed within normal timeframes. Details of the cases are included below:

Month	Area	Detail
July	Estimates	Estimate requests
	Generals	These cases were general enquiries around scheme membership and processes.
	Deferreds	Deferment of member record.
	Retirement	Late processing of retirement but no delay to the lump sum payment.
August	Retirement options	Late provision of pension options but no delay to lump sum payment.
	Generals	These cases were general enquiries around scheme membership and processes.
	Deferreds	Deferment of member record.
	Divorce quotes	Provision of a member CETV delayed by factor changes.
	Estimates	Estimate requests
September	Generals	These cases were general enquiries around scheme membership and processes.
	Deferreds	Deferment of member record.
	Retirement options	This case was among the first post October and post Remedy calculations.
	Divorce quotes	Provision of a member CETV delayed by factor changes.
	Estimates	Estimate requests

## **Conclusion**

With reference to Q2 of 2023 KPI compliance is lower than that reported in Q1. Patterns of work continue to be the same as reported in previous months and quarters and the additional workload and queries for the legislative changes due to remedy was starting to make more of an impact in Q2. None of the failure cases represented any impact on any payments. We will continue to monitor performance and raise any areas of concern where necessary. We do expect the next few quarters to be a challenging one in terms of certain KPIs due to the requirements around implementing Remedy.

# 06 Completed Cases by Month

## July 2023

Cheshire Fire

Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	3	3	100
Deferred Benefits	10	90	3	1	33
Divorce Cases	30	100	0	0	0
Estimates	10	100	5	2	40
General	10	100	15	10	67
Processing new entrants	10	90	2	2	100
Refunds	10	100	0	0	0
Retirement Actual	5	100	1	0	0
Retirement Options	10	100	3	3	100
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	25	25	100

## August 2023

Cheshire Fire

Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	0	0	0
Deferred Benefits	10	90	4	3	75
Divorce Cases	30	100	2	1	50
Estimates	10	100	1	0	0
General	10	100	9	6	67
Processing new entrants	10	90	4	4	100
Refunds	10	100	0	0	0
Retirement Actual	5	100	4	4	100
Retirement Options	10	100	3	1	33
Transfers – in (Calculation)	10	90	1	1	100
Transfers – in (Payment received)	10	90	1	1	100
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	27	27	100

## September 2023

Cheshire Fire

Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	0	0	0
Deferred Benefits	10	90	9	2	22
Divorce Cases	30	100	2	1	50
Estimates	10	100	1	0	0
General	10	100	6	5	83
Processing new entrants	10	90	12	12	100
Refunds	10	100	0	0	0
Retirement Actual	5	100	1	1	100
Retirement Options	10	100	2	0	0
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	14	14	100

## October 2023

Cheshire Fire

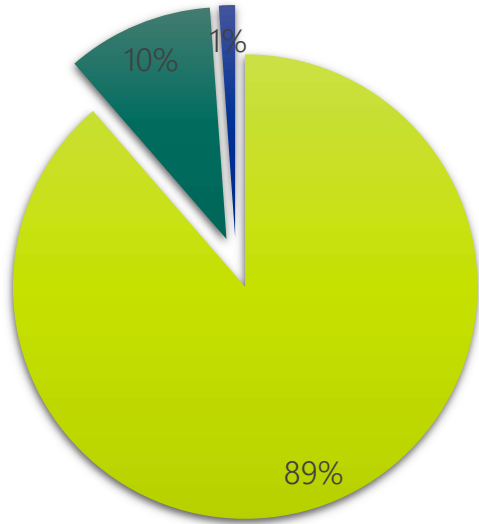
Service	Days	Minimum Target	Cases	Within Target	Actual Performance
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	0	0	0
Deferred Benefits	10	90	1	0	0
Divorce Cases	30	100	0	0	0
Estimates	10	100	0	0	0
General	10	100	10	6	60
Processing new entrants	10	90	2	0	0
Refunds	10	100	0	0	0
Retirement Actual	5	100	2	2	100
Retirement Options	10	100	0	0	0
Transfers – in (Calculation)	10	90	1	1	100
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	22	22	100

# 07 Complaints

Full Name	Description	Date received	Date completed	Comment
Nil return				

# 08 Telephony

Q2 2023



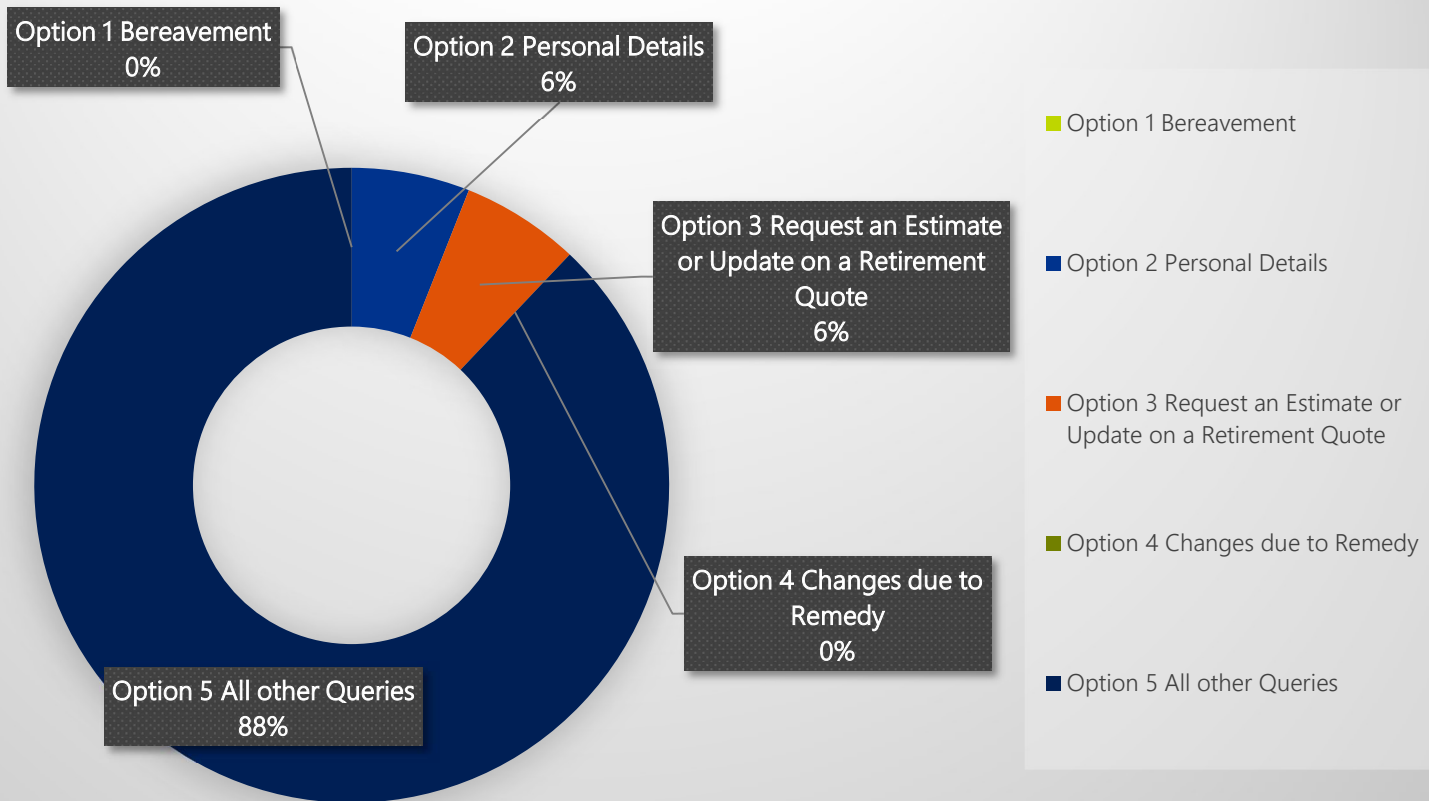
Total Calls		88
Answered Calls		78
Abandoned Calls		9
Short Abandoned Calls		1
Average Wait Time		00:01:10
Average Duration		00:08:43
Average Abandon Time		00:02:14

## Summary of Performance

### Highlights / Key Achievements

- Of the 9 abandoned calls,
- 4 Calls abandoned during the IVR
- 5 Calls abandoned in waiting

### Challenges





**Graeme Hall**  
Operation Manager  
01642 030643

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