



MINUTES OF THE MEETING OF THE LOCAL PENSION BOARD - FIREFIGHTERS PENSION SCHEME held on Wednesday, 10 November 2021 at Remote Meeting - Via Skype at 2.00 pm

PRESENT: Councillors David Brown (Chair) and George Peers (FBU)

OFFICERS: Andrea Harvey (Pension Scheme Manager), Amy Caves (Solicitor), Carmine Rabhani (Pay and Pensions Lead), Emilie Purslow (Pension Coordinator), Paul Mudd (XPS Administration), Jill Swift (Pensions Manager) and Donna Linton (Governance and Corporate Planning Manager)

1 APOLOGIES

Apologies for absence were received from Lee Shears (Employer) and Neil McElroy (Employee).

2 DECLARATION OF INTERESTS

There were no declarations of interest received.

3 NOTES FROM THE PREVIOUS MEETING

RESOLVED: That

[1] the minutes of the Local Pension Board held on 11th August 2021 be confirmed as a correct record.

4 XPS ADMINISTRATION CHESHIRE FIRE PENSION BOARD REPORT 2021-2022

The Governance and Communications Manager, Paul Mudd from XPS Administration, was in attendance and presented the Cheshire Fire Pension Board Report 2021-22 which contained the following information:-

- Overview of Regulations and Guidance
- Member Self Service
- Common Data
- Annual Benefit and Pension Saving Statements
- Completed Cases Overview
- Membership
- Completed Cases by Month
- Complaints

The Pension Scheme Manager welcomed the 'In the Loop' produced by XPS Administration which summarised the 'FPS Bulletins' and suggested that Members and officers of the Pensions Board were include in the distribution list for future

updates. The Governance and Corporate Planning Manager would provide XPS Administration with the relevant information outside the meeting.

Paul Mudd provided an update on McCloud and advised that work was being finalised on the data collection and provision of benefits going forward. Reference was made to the Framework for managing Immediate Detriment Cases and that XPS Administration had already calculated some cases for CFRS. In response, the Pension Scheme Manager expressed her concern regarding the accuracy of the information being provided as this was being calculated manually. She asked if, rather than just presenting the final figures, whether advice could be provided as to how the calculations had been undertaken. This would enable CFRS to quality assure the figures to provide another check and balance to ensure accuracy. Paul Mudd agreed that this would be helpful and advised that he would confirm this with the team.

Paul Mudd advised that the Member Self Service went live in July 2021 and correspondence was issued to all pensioners providing details on how to access the system. To date 51.1% of active members and 26.6% of retired members had registered themselves on the system. In response, the Pension Scheme Manager advised that she was disappointed with the take up from active members and asked if this could be promoted further. It was suggested that CFRS could advertise the Member Self Service on the Intranet to encourage a higher take up rate. Paul Mudd advised that XPS Administration were currently putting together communications to promote the system and would share this with CFRS once available. George Peers suggested that if information on how to use the Member Self Service and the link was sent directly to himself he could then circulate this to the Fire Brigades Union members to promote its use. This was agreed.

Paul Mudd referred to the Annual Benefit Statement Production and confirmed that all Annual Benefit Statements were published online via the Member Self Service by 31st August 2021. Members who do not access the system would not have seen this information.

Paul Mudd confirmed that the Scheme Return to the Pension Regulators was due today. In response, Emily Purslow confirmed that she had received confirmation from XPS Administration that this had been submitted for CFRS.

RESOLVED: That

- [1] the XPS Cheshire Fire Pension Board Report 2021-22 be noted.**
- [2] XPS Administration to circulate the 'In the Loop' document to the Local Pensions Board Members going forward.**
- [3] XPS Administration to provide guidance as to how calculations were undertaken for Immediate Detriment cases to enable CFRS to perform additional checks on the final numbers.**
- [4] XPS to send communications to CFRS to assist in the promotion of the**

Self Service facility.

5 FIREFIGHTER PENSION SCHEME UPDATE

The Pay and Pensions Lead presented a report which provided an overview of the current issues relating to the Firefighters' Pension Schemes, including updates on the following:-

- Membership Statistics
- FPS Bulletin Actions Arising
- Public Service Pensions and Judicial Offices Bill
- Consultations
- HM Treasury Response to Committee of Public Accounts Committee Report
- Change of LGA Fire Pensions Technical Lead
- Risk Management Board
- Memorandum of Understanding – McCloud
- Split Pensions – Case Study
- Pensions Team Resourcing

The Pension Scheme Manager advised that the new Pensions Manager had started on 25th October 2021. The role sits in the Joint Corporate Services team, however this position would be dedicated to Cheshire Fire. Additional funding had been obtained for a fixed term resource should the pension team need any further assistance. The Pensions Manager would assess workloads in the coming weeks to identify any pinch points that may be experienced in the coming months, to determine where this funding could be utilised.

The Pension Board were advised that CFRS and the Fire Brigades Union had produced a case study to raise awareness on split pensions. The case study was published by the LGA in the FPS Bulletin 49.

RESOLVED: That

[1] the Firefighter Pension Scheme Update be noted.

6 MCCLOUD/SARGEANT JUDGEMENT UPDATE

The Pension Scheme Manager and the Solicitor provided an update on the McCloud/Sargeant Remedy and Immediate Detriment.

The Pensions Board were advised that on 8th October 2021 the Local Government Association and Fire Brigades Union (FBU) agreed a Memorandum of Understanding (MoU) for FRAs to follow when handling Immediate Detriment cases. As the MoU was not legally binding, a report had been submitted to the Fire Authority's Staffing Committee on 8th November 2021 to propose the adoption of the MOU and to highlight the implications of this. The Pension Scheme Manager advised that the Committee had endorsed the intended approach to handling of Immediate Detriment cases and acknowledged the joint working with the FBU.

The Service and the FBU released a joint statement on 27th October 2021 to all members updating them on the current position and next steps. The Service had also written to all current staff and retirees who were in scope for Immediate Detriment advising them of the Service's position relating to the progression of Immediate Detriment cases.

The Solicitor provided an update on the Public Service Pensions and Judicial Offices Bill. It was currently at the report stage in the House of Lords. The third reading was due on 22nd November 2021. It was expected that the Bill would receive Royal Assent by October 2023.

RESOLVED: That

[1] the report be noted.

7 FIREFIGHTER PENSION SCHEME RISK REGISTER

The Pension Scheme Manager presented the Firefighter Scheme Risk Register (the Register) which had been reviewed and updated in October 2021.

The Pension Scheme Manager provided an update and clarity on the following risks:-

- Operational Disaster Risk: To include Corporate Risk 'Risk of loss of historic HR, pay and pensions information which would be needed for ID calculations' also the Corporate Risk relating to the introduction of Microsoft 365.
- Loss of Experience / Knowledgeable Staff Risk: To update to include the appointment of the new Pensions Manager. A Board Member suggested that a new Risk should be included referring to the 'loss of experienced / knowledgeable Board Members'.
- Excessive charges by provider Risk: To rename this 'Transition of Costs'.

The Pension Scheme Manager advised that the Fire Scheme Risk Register would be fully reviewed prior to the next meeting of the Pension Board to ensure that all risk areas and scoring were up to date and aligned with the Corporate Risk Register.

RESOLVED: That

[1] the Firefighter Scheme Risk Register be noted.

[2] the Pension Scheme Manager and Pensions Manager review the Fire Scheme Risk Register prior to the next meeting of the Pension Board.

8 JCNP PENSIONS UPDATE

The Pension Scheme Manager reported that the main issue raised at JCNP was the Memorandum of Understanding (MoU) which had been covered in both minutes 5 and 6 above.

RESOLVED: That

[1] the update be noted.

9 PENSION BOARD TRAINING UPDATE

The Pension Scheme Manager reported that the LGA had advised that the 'annual wrap-up' training session would be available later in the year and would be advertised in the FPS Bulletin accordingly. The LGA were scaling back on their bespoke training offer in the immediate term, in light of both remedy and the changes in staff within the team.

RESOLVED: That

[1] the update be noted.