



NORTHAMPTONSHIRE FIRE AND RESCUE AUTHORITY

PENSION BOARD MEETING

24th March 2022 at 10.30 – 12.30

Microsoft Teams virtual meeting

If you should have any queries in respect of this agenda, or would like to join the meeting please contact Kate Osborne 03000 111 222

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Members of the public, with the permission of the Chair of the Committee, may ask questions of members of the Committee, or may address the Committee, on an item on the public part of the agenda.

Further details regarding the process for asking questions or making an address to the Committee are set out at the end of this agenda notice

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Public Meeting of the Fire Pension Board				Time
1	Welcome and Apologies for non- attendance			10:30
2	Declarations of Interests			10:35
3	Meetings and Action log 30 th September 2021	H/KO	Report	10:40
4	Fire fighters pension scheme administration update	NA/ Yunus Gajra	Verbal	10:50
5	Update and Breaches of Law	YG WYPF	Verbal/ report	11:00
6	LGA Bulletin – points of interest https://fpsregs.org/index.php/bulletins-and-circulars/bulletins	HS	Report	11:10
7	Risk Register	NA	Report	11:25
8	Election of chair and vice chair	Chair	verbal	11:40
9	Policy review and Training audit	KO	Report	11:45
10	Local Pension Board Representative Training	NA/ SH/ KO	Verbal	11:50
11	Update on communication plan?	NA	Report	12:00
12	Agenda Plan	HK / KO	Report	12:15
13	AOB	Chair		
14	Confidential items – any	Chair		
	Resolution to exclude the public	Chair		
	Future Meetings: <ul style="list-style-type: none"> - 24th March 2022 - 21st July 2022 - 29th September 2022 - 8th December 2022 			12.25

Agenda Item : 3

NFRS Pension Board meeting NOTES AND ACTION LOG – 30th September 2021

Attendees: Shaun Hallam (SH); Nick Alexander (NA); Kate Osborne (KO); Stuart Duncombe (SD); Aidan Phillips (AP)

	Issue	Responsible	Comments
1	Welcome and Apologies for non- attendance		<ul style="list-style-type: none"> • Welcome <ul style="list-style-type: none"> ○ Apologies – Helen King, Darren Dovey, Kevin Aitken, Helen Scargill, Yunus Gajra <p>Introduction of Stuart and Aidan</p>
2	Declarations of Interests		None
3	Meetings and Action log 27 th JULY 2021	HK/KO	<ul style="list-style-type: none"> - Action 27/07/2021 – re: outstanding transfer documents – ongoing. Awaiting destruction of LGSS and confirmation of completion - Action 27/07/2021 – re: proposed discretions – meeting between NA and DD pending – Carry forward - Action 27/07/2021 – re: response to KA after questions raised outside July meeting – this is outstanding and is awaiting sign off from DD and SH
4	Knowledge Management and Representative Self-Assessments	KO/ SH	<ul style="list-style-type: none"> - Training policy – - ACTION – board members to go through self assessment and complete online training. All to be sent to KO once complete. - ACTION SH and NA to speak to DD about someone coming in to offer days training around pensions. - SD – changes in staffing at LGA – await this as training might be offered at a later date (6 months) - ACTION: it was decided to adopt policy in principle and KO to update/ amend with new governance arrangements and logos etc.
5	Fire Pension Board Terms of Reference	ALL	<ul style="list-style-type: none"> - ACTION – to send document to Paula Baker – to oversee and ToR for review. - ACTION - On agenda for next meeting to approve and finalise - Operating within the draft currently
6	Fire fighters pension scheme administration update	NA/ YG	<ul style="list-style-type: none"> - September report pending – should be sent to all members of pension. ACTION: WYPF - Can it be sent to KO for distribution to pension board members. - Legislation pending, framework completion pending (expected October). - Current LGA capacity is limited as a result staffing changes and recruitment gaps.

			<ul style="list-style-type: none"> - WYPF – operate under covid protocols still. Moving onto new phase of homeworking arrangements. Recruitment ongoing due to restructuring. - More staff into fire admin team to match the growth of the team. Restructure to support fire pension complexities. - Annual benefit season – 100% complete for active and met deadline – feedback was good - Pensions saving statement – tax statement – deadline 6th October – 16 cases needed looking at – 7 complete the remaining to be done by deadline - NA – gave thanks for work done on this. - ACTION WYPF – to provide list of those effected so NA and HK can offer support to those effected where needed. - Acknowledged KA previous concerns. These are being looked at by NA. DD is being consulted on this. Action see previous action from 27/07/2021 - KPI shown to board by SD – CIPFA benchmarking used. So the 100% figures are based on targets met after all data has been received. SH requested this be added as a note to KPI report to make this clear. - Infrastructure around user feedback. – YG would know more about this. NA would like NCFRA specific feedback. - Members cannot access annual benefit statement if they haven't registered for 'my pension' - around 60% have – but there are the 40% who don't have access to this. so this will be advertised to members - AP – what 'types' of member are more likely to sign up to receive this information through 'my pension'. ACTION SD will look into this and formulate these reports to help the board target members not currently signed up. ACTION NA – to add to comms plan requesting members to sign up to 'my pension' and check details on their records
7	Update and Breaches of Law	YG WYPF	<ul style="list-style-type: none"> - No breaches recorded as an administrator. - NA formal assessment required – but not aware of any breaches completed. - Ombudsmen season – TPR – who is responsible? Action - NA to check who's responsibility it is with HS.
8	LGA Bulletin – points of interest https://fpsregs.org/index.php/bulletins-and-circulars/bulletins	HS	<ul style="list-style-type: none"> - 2 since last board meeting bulletins 47, 48 have been published - July 47– no specific actions - August 48 – 2 actions – 1.) TPR scheme return and 2.) Managing Pension Schemes (MPS) service – NCFRA – this has been extended by HMRC so this is pending. - NA is meeting with HMRC to discuss - ACTION KO to sign up to bulletins and circulate when necessary - ACTION NA - Any comms required for data improvement plan?
9	Risk Register	NA	<ul style="list-style-type: none"> - Completed risks on local basis to assess where we are.

			<ul style="list-style-type: none"> - AP – no changeover of Death beneficiaries. - As part of communications being circulated – ask members to check the details are correct and up to date (“member self-service” file) - ACTION for all – review risk register and feedback to NA for any additions - Data management to feed into risk register - Was previous risk register transferred/ feed into new risk register - YES
10	Age discrimination remedy	NA	<ul style="list-style-type: none"> - points to note – we do have 12 people - keep at a personal level. - Payroll specialist to examine procedure to do on a timely basis - Number of people could retire before remedies – April 2022 - Will be a huge data exercise where we have to provide everyone’s data that has been effected by tapering or immediate detriment. Before deadline. - New scheme preparation - Process – long process including quoting and decisions. 28 days timeframe difficult with immediate detriment. Need to limit expectations. More akin to 74 days – this is being discussed with DD as scheme manager
11	Data Improvement Plan	YG	<ul style="list-style-type: none"> - Within document tracking off and use RAG rating on plan to identify what they are and how they can be resolved and who is responsible and deadline for completion. - Need to a move to a point where we are content with the health of our data p45 – table – can see quite a number of those missing information are around pay. This is in hand. - Communications around missing addresses, transfers - Things that can be done internally and these are being worked on. - Action KO - Put on agenda for next two boards to ensure oversight
12	Policy review and sign off	KO/ SH	<ul style="list-style-type: none"> - Action KO update and change and share with SH and HK for initial changes from exemplar documents.
13	Agenda Plan	HK / KO	<ul style="list-style-type: none"> - Data improvement plan 6 months - ToR and Training policy next meeting. -
14	AOB	Chair	<ul style="list-style-type: none"> - Plans in pipeline for increase in contribution for 2025 plan? – NA concerns around legacy scheme concerns. Worry is employers and employees contributions will rise. There hasn’t been any movement from government about defining that. Issue is if too high rise its preclusive to new joiners. It is being discussed but no decisions have been made - ACTION NA – tie into comms for official viewpoint on this.
15	Confidential items – any	Chair	

16	Resolution to exclude the public	Chair	
17	Future meetings <ul style="list-style-type: none">- 9th December 2021- 24th March 2022		KO to arrange 2022 dates

Northamptonshire Fire – Local Pension Board

WYPF Report for 24 March 2022

Monthly Client Reports

These have been issued for December, January, February & March.

Please make sure you read these as they include a lot of useful information, particularly February

Meetings

Fire Technical Community (7 March 2022)

Main items for discussion: -

- Pensions Dashboard and a response to the consultation
- Transition of members into the 2015 Scheme and the need to make sure this is done before 1 April 2022
- Out of Scope members incorrectly transitioned – WYPF will identify any affected members and work with yourselves to agree a way forward
- Benefits Statement production – 2022 and beyond

Fire Communications Group (1 March 2022)

- Member website – discussed the results of some analytics
- Member website – discussed member feedback and other improvements which could be made
- Concerns about members opting out around April/May – an opt out factsheet has been produced
- Your questions answered – Fact checker
- Discretions – discussed that 1992 & 2006 discretions are still required but any relating to active members could be removed. LGA to provide an updated version for the FS Schemes

Fire Quarterly Client Meetings (12 January 2022)

- Draft minutes attached

Regulation amendments

- The Public Service Pensions and Judicial Offices Bill will come into force from 1 April 2022
- The Home Office launched a consultation on amendments to the fire pension scheme regulations on 8 November 2021 & published their response on 8th March.

Home Office

- The Home Office confirmed on 29 November 2021 that they have withdrawn the Immediate Detriment guidance note. This may impact on FRAs decision to adopt the National Framework Agreement and you will need to carefully consider the risk areas highlighted in their document before making any decisions

DWP and Pensions Dashboard

- Published a consultation with a closing date for comment of 13 March 2022
- They have also done four webinars and these are available to watch with the slides also available. They can be found here:-

<https://www.pensionsdashboardsprogramme.org.uk/info-consultation-standards/#webinars>

- This also provides a link to a number of documents they have produced covering Data, Reporting, Technical and others

WYPF Update

- Covid-19 - Not experiencing any issues. Staff continue to work for home and work being completed without problem
- Monthly Returns – The first return has been received by WYPF but it needed some amendments and then re-submitting
- Annual Benefit Statements – No update to add since the last meeting
- Pension Savings Statements – These is just one outstanding case still to be dealt with – query with payroll
- KPI reports - These are included in your Monthly Client reports.
- Breaches – There are no breaches to report

LGA Bulletins

There have been four issued since your last Pension Board meeting

Bulletin 51 – November 2021

- This was an information bulletin with no actions for the FRA

Bulletin 52 – December 2021

- This was an information bulletin with no actions for the FRA

Bulletin 53 – January 2022

- This was an information bulletin with no actions for the FRA

Bulletin 54 – February 2022

- This had two actions for the FRA
 - 1, Abatement and PO-25374
 - 2, Communication of Prospective Remedy

Data Improvement Plan

WYPF will run these reports quarterly so will supply the revised percentages.

We are looking to complete as follows: -

- High priority by Nov 2021
- Medium priority by Nov 2022
- Low priority by Nov 2023

On working through some of the issues it has become clear that some of the data the report is checking is actually correct & for these cases we are working on changes to the report so they are excluded in the future.

Appendix A – NORTHAMPTONSHIRE FIRE – Data Scores

1992 scheme	September 2021	November 2021	March 2022
Common	97.7	97.48	97.48
Scheme Specific	76.78	76.89	76.83
2006			
Common	90.6	89.66	90.52
Scheme Specific	93.16	93.10	93.10
2006 modified			
Common	90.48	90.48	90.48
Scheme Specific	40.48	40.48	40.48
2015			
Common	95.34	94.06	94.58
Scheme Specific	91.22	91.01	91.70
2015 modified			
Common	100	100	100
Scheme Specific	100	100	100

**Fire Client minutes
12 January 2022
Held via MS Teams**

Chair: Yunus Gajra – YG (WYPF)

Secretary: Nina Ravjibhai – NR (WYPF)

Confirmed attendees:

Alison Harrison – Alison H (D & D/ton)
Amanda Hancock – Amanda H (W Yorks)
Andrea Batchelor – AB (Cambridgeshire)
Andrew Kilner – AK (South Yorkshire)
Asif Hussain – Asif H (Cambridgeshire)
Claire Davies – CD (South Yorks.)
Claire Gorman – CG (Northumberland)
Claire Johnson – CJ (West Yorkshire)
David Lofthouse – DL (Humberside)
Elizabeth Hipworth - EH (Lincolnshire)
Elizabeth Mowl – EM (Norfolk)
Estelle White – EW (Northumberland)
Faye Mansfield – FM (Buckinghamshire)
Graeme Binning – GB (Northumberland)
Harry Hubber – HH (Tyne & Wear)
Irina Volkova-Heath – IVH (Staffordshire)
Jackie Haughton – JH (Nottinghamshire)
Jacky White – JW (Dorset & Wiltshire)
Jacqueline Blight – JB (Dorset & Wiltshire)
Julie Sharman – JS ((Leicestershire)
Maja Piekarska – MP (Royal Berkshire)
Manjora Bisla – MB (Leicestershire)
Marcus Hussey Marcus H (Bucks)
Mark Hemming – Mark H (Bucks)
Michaela Moore – MM (Cambridgeshire)
Michelle Hardy – Michelle H
(Northumberland)

Mike Rees – MR (Dorset & Wiltshire)
Natalie McDermott – NM (Northumberland)
Nick Linthwaite – NL (Nottinghamshire)
Paul Hedley – PH (Northumberland)
Sadie Price – SP (Dorset & Wiltshire)
Sarah Keyes - SK (Humberside)
Sarah Mekins – SM (NY Police)
Sharon Lewis – Sharon L (Here. & Worc.)
Simon Long – Simon L (Tyne & Wear)
Steve Aspin – SA (Norfolk)
Steve Beaton – SB (Cambridgeshire)
Sue Wilkinson – SW (Staffordshire)

WYPF

Aimee Smith – AS (WYPF)
David Hood – DH (WYPF)
Deneka Emanuel – DE (WYPF)
Helen Scargill – HS (WYPF)
Laura Taylorson – LT (WYPF)
Matt Mott – MM (WYPF)
Naheed Asghar – NA (WYPF)
Nina Ravjibhai – NR (WYPF)
Ola Ajala – OA (WYPF)
Stuart Duncombe – SD (WYPF)
Yunus Gajra – YG (WYPF)

Apologies received

Becci Jeffries, Colin Sharpe, David Greensmith, Miao Yan-McCormick, Zoe Smith, Maxine Coudette

Meeting Start:- 10.35am	
Agenda items:	Action
<p>1. Introductions</p> <p>No new introductions made.</p> <p>2. Apologies – as above</p> <p>3. Review of previous minutes – (20 October 2021) YG</p> <p>No matters arising.</p>	

4. Audits - YG

Follow Up Audit – WYPF Accuracy of Contributions Recorded on Members Record

It is audit's opinion that the standard of control of identified risks in the follow up audit still remains to be **partially effective**.

The 6 High Priority recommendations have been examined. Of these, 6 High Priority recommendations are deemed to be partially implemented.

It is Internal Audit's view that the implementation of Phase 3 of the Monthly Postings Project should address the previously identified weaknesses and strengthen the overall Control Environment.

Whilst acknowledging that progress has been made moving forwards, there still remains a risk with monthly postings associated with historical flexible retirement and deferred pension cases.

Two new recommendations were made which have been accepted by WYPF.

WYPF are weeks away from completing the implementation of Phase 3 which will address the issues identified, specifically in relation to members who had left and WYPF subsequently get notified of additional contributions deducted from their pay.

Local Government Pension Scheme Contributions

It is audit's opinion that the standard of control of identified risks in the system is **good**.

The audit review has determined that most of the risks examined were found to be effectively managed.

The control environment is largely as expected but would benefit from some enhancement to support the achievement of key business objectives.

Two recommendations were made which have been accepted and addressed by WYPF.

Mitigation of Pension Scams

It is audit's opinion that the standard of control of identified risks in the system is **excellent**.

The audit review has determined that the identified risks are being effectively managed. The control environment is as expected and supports the achievement of key business objectives.

However, it is noted that there is room for further improvement and development as WYPF have not yet signed up to the TPR pledge to combat pension scams.

Consideration should be given as to whether this is something WYPF would pursue moving forwards and whether the merits of doing so outweigh any further resources required.

New Pensions and Lump Sums – Death Benefits
 It is audit’s opinion that the standard of control of identified risks in the system is **excellent**.

The audit review has determined that the identified risks are being effectively managed. The control environment is as expected and supports the achievement of key business objectives.

It is pleasing to report that there were no issues found with the sample selected for audit testing.

CG asked if YG could explain exactly what contributions were covered by the first audit mentioned.
 YG explained it was more a LG scenario but could happen to Fire cases where somebody has retired. Their pension account should cease and no further contributions should be received but subsequent contributions have later been received e.g. back pay.
 A process was not in place to deal with those additional contributions and needs addressing i.e. recalculation of benefits involved and what threshold should be used for any recalculations. The audit would cover LGPS contributions and the Fire pension scheme.

OA shared with the group that WYPF’s aim is to ensure we learn from every situation but in this instance, there are only a few cases.

5. Regulatory Update – HS (this whole item may need re-writing as lots of chat took place)

~~No regulations have yet been passed. -as- Everything is in draft.~~

~~The Public Service Pensions and Judicial Offices Bill (PSPJO Bill) is the overriding legislation for all public sector schemes, which includes Fire. It that will close the final salary schemes and move everyone into the 2015 scheme from the 1st of April 2022 – this has completed the 2nd reading in the House of Commons and is still on track to receive Royal Assent is still scheduled to be on time.~~

The Home Office has produced the draft amendment regulations for the Fire schemes to deal with those overriding changes and the consultation ~~for where~~ responses ended on the 2nd January 2022. The key features are ~~to enact the PSPFO Bill and close the final salary schemes with to close the ‘92 and the ‘06 scheme. Every active member moving body into~~ the 2015 scheme from 1st April 2022

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~~And anybody who has a final salary purchase of 60ths contracts will be able to continue making those payments to complete that contract even though they will then be a member of the CARE scheme. -I~~

~~Currently, the ill-health process, for members who move into the 2015 Scheme but their IH process started before that date is also included. Home Office is looking to provide an underpin if the 1992 Ill Health pension at 31 March 2022 is higher. The key to this, which HO have been asked to provide absolute clarity on, is when is it deemed the IH process has started for this purpose. process and potential benefits for death survivors or dependants needs to be finalised which come under the provisions of the 2015 scheme. i.e. where the process is started before the 1st April 2022, the secondary calculation will need doing and the members benefits valued under the final salary provisions at the 31st March 2022. That period is the trigger and the Home Office had been asked to make that date clear as currently it is ambiguous.~~

~~Immediate Detriment – WYPF have received confirmation from some FRAs that they are dealing with both Category 1 & 2 cases under the National Framework Agreement. Others are just processing Category 1 (upcoming retirements) and are still processing under the current regulations.~~

~~WYPF have approximately 300 cases across all FRAs who will be Category and have currently received information for about 40-45 of these. Where FRAS are making payment under Category 2 we are currently meeting the 62 day deadline. For those who have paused we will try and provide all the information so it is available once a decision to continue is made~~

~~HS is waiting to hear decisions from some FRA's and will wait to take instructions from them. There are those members who are coming up to retirement and have the option of taking legacy benefits, but FRA's are not dealing with any of the Category 2 members that have already retired. There are approximately 300 Category 2's that would need to be done, and currently have the information for about 40-45 which although is not a large number would require a lot of work. It will not however, affect the 62 days framework.~~

~~SA asked about the timelines and the revised framework as it is not clear what each authority is doing and would like some direction.~~

DH confirmed that most FRA's were making their own decisions.

YG asked the group if it would be better to compile a spreadsheet so that all FRA's in the group could see collectively what each other are doing and the information could be sent anonymously or not.

AH asked for clarification about the Home Office withdrawing the ID guidance and the 2015 contributions. Will FRA's pick up a charge?

FRA's to send info to HS to collate and share.

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<p><u>HS said her understanding was that HMT believe there is no legislation available for FRAs to convert the pension contributions members have paid into the 2015 Scheme into 1992 arrears contributions and that doing this might have a negative impact on the member regarding tax relief and the member could end up with a surprise tax bill. HMT also don't think that Section 61 of the Equalities Act gives FRAs the powers to do this adjustment. They believe it only gives FRAs the power to pay the actual pension & lump sum as though the discrimination hadn't applied. (pages 19 – 22 on transcript)</u></p>	
<p><u>SW also asked for clarification about legislation which doesn't allow those contributions to be taken from one scheme and put into another. What happens to the ones that have been paid into the 2015 scheme as they would need to go somewhere. This will hopefully be address by either a revised National Framework Agreement or when the regulations are fully amended in October 2023. (pages 23 – 25).</u></p>	<p>Formatted: Not Highlight</p>
<p><u>Then CG gave an update on how her FRA had been dealing with this since the initial introduction of Immediate Detriment, asked about section 61 (pages 25 – 27).</u></p>	<p>Formatted: Not Highlight</p>
<p>6. Pension Board updates – ALL</p> <p>Nothing to report from FRA's, other than NYP where SM stated that at their recent pension board meeting they are to go through the administration strategy template that came out from LGA with regards to any gap analysis or if anything should be added into their risk register, as well as to confirm roles and responsibilities as this will also be helpful for the new PFCC.</p>	
<p>7. AOB</p> <p><u>MyPension - SD</u> The welcome letter that is sent to new joiners has been updated for LG & Fire so that it has a section on the first page saying as a new member of the scheme...please make sure you register for MyPension. We will also be inviting pensioners in age groups to register for MyPension before the next P60 period, starting with those under 65, then move onto the older age groups in five year blocks through to April. (This excludes our non-payroll clients of Derbyshire and Nottinghamshire and South Yorkshire).</p> <p><u>Charges for updates from software - SW</u> SW enquired whether charges would be split between all the FRA's based on their membership size and whether it will include any of the new clients that haven't joined yet, but are due to. YG confirmed it will include all Clients. OA wanted to clarify that apart from those that will be joining us next year,(we don't know who may join us the year after and so on), it</p>	

<p>would not be a significant amount therefore only a very small amount will be passed to each authority.</p> <p>SA asked what the timeline was for the new software. YG explained it was still in the development stages, although currently looking at LG.</p> <p>OA informed the group that the unit cost of per member is £14.10 this year and possibly £16.35 for next year and 5 years after, although any credit would be passed on.</p> <p><u>Deferred members who joined after 1st April 2012 - HS</u> Can all FRA's that haven't returned the spreadsheet please do so before the end of the month.</p> <p>CG asked if there was an estimated time on the data collection template. HS confirmed that until the spreadsheets and all information is received nothing can be done, however, the first stage has been produced and we are looking at the errors on the records. These are not fundamental, but need to be dealt with before the next test extract can run, hopefully by the end of January/early February once all information has been received.</p> <p><u>Monthly postings - OA</u> Could those authorities who have not submitted their monthly postings please do so. We would like to encourage those who complete annual returns to move to monthly too as this will support us at year end. If any FRA has any problems submitting their returns please contact the Finance team who can help you.</p> <p><u>Thank you - DH</u> A big thank you to David Lofthouse and Sarah Keyes from Humberside FRA who did a lot of work developing the spreadsheet which has since been rolled out and benefitted clients for the Category 2 cases where clients are signed up to the framework. Also, farewell and thank you to Claire Johnson for her participation in these meetings. Claire has shared a lot with the group which again has benefitted other clients and we would like to wish her well in her new role at the LGA.</p>	FRA's to return before 31.1.2022
<p>Meeting Finished: 11.35am Next meeting: 20 April 2022</p>	

I = Impact L = Likelihood

HIGH RISK > 15
MEDIUM RISK > 10
LOW RISK < 10

Reference	Risk Title	Cause and Effect	Priority (I x L)	Risk Control Residual	Action Required Target Risk
1	<p>Employment Tribunals from Fire Fighters who were transferred to the Fire Fighter Pension Scheme 2015</p> <p>Risk Owner: Pensions Chair, Enabling Services</p> <p>Last Updated: 01 Sept 21</p> <p>Latest Review Date: 29 11 21</p>	<p>Fire Fighters were automatically transferred to the 2015 Home Office Fire Fighter Pension Scheme.</p> <p>Claims of unlawful discrimination have also been made in relation to the changes to the Judiciary and Fire fighters Pension regulations and in December 2018 the Court of Appeal (McCloud / Sargeant) ruled that the 'transitional protection' offered to some members as part of the reform to public sector pensions amounts to unlawful discrimination.</p> <p>The Government has issued a statement confirming that they are considering their action but that it will impact upon all public sector schemes where there were amendments imposed.</p> <p>The position is now in remedy, the national working groups have remedy options for the majority of Fire Fighters, however, a core group will remain unavailable to remedy as we move forwards until legislation and guidance is finalised in 2023.</p>	I = 4, L = 3	<p>WYPF have tested their processes and calculations on varying services already which reduces the risk to the Service.</p> <p>Keeping to the calculations that are under current guidance, should reduce the risk of error.</p> <p>Pension Scheme Regulations and Guidance, of which the Service acted upon.</p> <p>Continued payment until remedy</p>	<p>The process for administrating calculations and remedy is now being tested with the two first cases, this is with West Northants payroll managers for review.</p> <p>Once completed, we will transfer this over to WYPF and begin the testing of the remaining phases.</p> <p>This is expected to be completed within Sept 21</p>
2	<p>Failure to inform members of pension changes</p> <p>Risk Owner: Joint Head of Finance</p> <p>Last Updated: 01 Sept 21</p> <p>Latest Review Date: 29 11 21</p>	<p>Failure to inform members of pension changes leading to members not being informed of changes in a timely fashion & potentially stopping timely changes to pension arrangements.</p>	I = 2, L = 2	<p>On going discussion with WYPF to ensure all known changes are communicated to HR who will ensure a message to all notice is actioned.</p> <p>Training to the pension board is available and we could arrange for the Pension Scheme regulator to provide training to the core members.</p>	<p>Regular discussions with WYPF alongside keeping abreast of the current scheme legislation, ensure the boards knowledge and understanding is kept up to date.</p>
3	<p>Failure to update scheme rules or comply with legislation</p> <p>Risk Owner: Joint Head of Finance</p> <p>Last Updated: 23 Dec 2020</p> <p>Latest Review Date: 29 11 21</p>	<p>Failure to update scheme rules or comply with legislation resulting in incorrect payments being made.</p>	I = 5, L = 2	<p>A regular board meeting is chaired by the Joint Head of Finance.</p> <p>Better cyclical training for the board members (This is overdue).</p> <p>WYPF to ensure all known changes are communicated to HR, Payroll and the Pension Scheme Manager who will ensure all the changes to rules and legislation are enacted as swiftly as possible.</p>	<p>Regular checks between Payroll, Finance and WYPF so that all changes can be instigated at the correct time and in the correct manner.</p>
4	<p>Failure to update scheme rules or comply with legislation</p> <p>Risk Owner: Joint Head of Finance</p> <p>Last Updated: 01 Sept 21</p> <p>Latest Review Date: 29 11 21</p>	<p>Failure to update scheme rules or comply with legislation resulting in incorrect payments being made.</p>	I = 5, L = 2	<p>A regular board meeting is conducted</p> <p>WYPF to ensure all known changes are communicated to HR, Payroll and the Pension Scheme Manager who will ensure all the changes to rules and legislation are enacted as swiftly as possible.</p>	<p>Regular checks between Payroll, Finance and WYPF so that all changes can be instigated at the correct time and in the correct manner.</p>
5	<p>Inadequate reporting to TPR, HMRC, 3rd parties</p> <p>Risk Owner: Joint Head of Finance</p> <p>Last Updated: 01 Sept 21</p> <p>Latest Review Date: 29 11 21</p>	<p>Inadequate reporting to TPR, HMRC and third parties.</p>	I = 5, L = 2	<p>Payroll to liaise with WYPF & HR to ensure all reporting is completed accurately and in the appropriate timescale.</p> <p>TPR has an open invitation to the Pension Board and can openly enquire as to progress.</p> <p>Ensuring the all commitments such as Annual Benefit Statements are completed on time to minimise reporting requirements</p>	<p>Ensuring the minimisation of persons involved in the process will reduce the risk of hand over issues.</p>
6	<p>Failure to maintain data quality (and or pension records)</p> <p>Risk Owner: Joint Head of Finance</p> <p>Last Updated: 23 Dec 2020</p> <p>Latest Review Date: 29 11 21</p>	<p>Failure to meet KPI's resulting in a poor service to members & potential breach of the TPR requirements, potentially leading to fines and further punishment by TPR</p>	I = 2, L = 4	<p>WYPF report KPI's on a 1/4ly basis and Pension Scheme Manager reviews the service levels.</p> <p>Further reviews with West Northants to improve payroll reporting and availability.</p> <p>Employ a retained payroll function to process and review legislative requirements in a timely manner</p>	<p>The Pension Scheme Administrator reviews KPI data at the 1/4ly Pension Board Meetings and to instigate appropriate action if KPI's are repeatedly failed.</p> <p>The Joint Head of Finance and Head of Finance to review reporting and data with the senior West Northants managers on a 1/4ly basis.</p>
	<p>Failure to manage the information from previous pension administrators</p> <p>Risk Owner: Joint Head of Finance</p> <p>Last Updated: 01 Sept 21</p> <p>Latest Review Date: 29 11 21</p>	<p>Paper & other records records from LGSS at times had poor processes and referencing</p>	I = 3, L = 3	<p>Assurances and reconciliation of data from WYPF</p>	<p>Monitor and close. Update plan for potential future providers</p>
	<p>West Northants potential lack of data accuracy and payroll errors in transferring information to WYPF</p> <p>Risk Owner: Joint Head of Finance</p> <p>Last Updated: 1 Sept 21</p> <p>Latest Review Date: 29 11 21</p> <p>Comments: The Inaccuracy of records</p>	<p>Information being sent to WYPF is neither accurate or complete or year end info is not reconcilable to the system</p>	I = 3, L = 3	<p>Regular reconciliations with the payroll system</p>	<p>Bring Pensions queries back in house</p>
	<p>GDPR issues whilst transferring information between 4 entities (WYPF, NCFRA, Enabling Services & West Northants)</p> <p>Risk Owner: Joint Head of Finance</p> <p>Last Updated: 1st Sept 21</p> <p>Latest Review Date: 29 11 21</p>	<p>The provision to information to parties who are not privvy to that data & breaches of law which could involve the Information Office</p>	I = 4, L = 2	<p>Ensuring Galaxkey and other encrypted devices are used to transfer information.</p> <p>All WYPF contacts with NCFRA, Enabling Services and West Northants are required to sign GDPR notices</p>	<p>Continue to monitor adherence to guidelines. Actively pursue and report on breaches and investigate reasons to avoid repeats</p>

Northamptonshire Commissioner Fire and Rescue Authority (NCFRA)

Report Title	Training needs report
To	NCFRA Pension Board
Date	24 th March 2022



1. Purpose

1. This report shows the areas in which the pension board could benefit from some training around Fire Pensions, Local Pension Boards and governance around these.
2. The report is to outline current training needs and offer potential actions moving forwards.

2. Overview and update

Training needs responses

Unfortunately only 3 completed training needs assessments were received. These were from both employee representatives and employer representatives.

For future assessment, it would be useful for all representatives and officers to offer feedback about their training needs.

Trends identified

There is a good mix of knowledge between the respondents.

One area where the knowledge seemed to appear lower was in relation to roles and responsibilities (including that of the Local Pension Board itself, the Scheme Manager and Scheme Employers).

There was also lower understanding about key provisions of the Public Service Pension Act 2013.

Conclusions and suggested recommendations

There could be a basic information pack for all representatives on the Local Pension Board, to give an overview of what the Local Pension Board is, what it's role is, who sits on the Local Pension Board and what their roles are. This is already in the recruitment pack, but it could be extended to include some of the areas within the needs assessment including roles and responsibilities of the Scheme Manager and Roles and Responsibilities of Scheme Employers.

To seek basic induction training for new members which could be useful for existing members to attend to revise their knowledge.

To ask the West Yorkshire Pension Fund representatives to offer any insight into training providers and forthcoming events

To develop a list of mandatory training through the Pensions Regulator toolkit(link below) that all representatives and officers should complete.


[Welcome to The Trustee toolkit | Log in to the site \(thepensionsregulator.gov.uk\)](#)


Communications Plan for the transfer of East Sussex Fire & Rescue Service's Firefighters Pension Scheme Administration and Pensioner Payroll Services to West Yorkshire Pension Fund

Communication to be delivered by:

- Northants FRS and Cambridgeshire FRS
- West Yorkshire Pension Fund

Target Audience	Communication Requirements	Methodology	Task Owner(s)	By when	Completed
Fire Brigade Management	<ul style="list-style-type: none"> • Brief on proposed communications approach and timeline 	<ul style="list-style-type: none"> • Management Meetings • Email 	SLT Shaun Hallam Steve Beaton	Ongoing – Standard Item at Management meetings From May forwards	Completed
Local Board	<ul style="list-style-type: none"> • Brief on proposed communications approach and timeline 	<ul style="list-style-type: none"> • Pension Board Reports 	Shaun Hallam/ Steve Beaton	At each Pension Board (Northants 30/3/21) (Cams 29/4/21)	Completed
FRS Current Service Provider	<ul style="list-style-type: none"> • Commence exit negotiations with outgoing service provider • If not being done in house agree arrangements / time frame for data extraction 	<ul style="list-style-type: none"> • Written notice – termination of contract • Invoke Exit Plan 	Nick Alexander/Steve Beaton	Weekly Meetings	Completed
WYPF Senior Management	<ul style="list-style-type: none"> • Brief on new business 	<ul style="list-style-type: none"> • Management Review Meetings • Email 	Yunus Gajra	February 2021	Completed
WYPF Staff	<ul style="list-style-type: none"> • Inform staff of new client and timeline 	<ul style="list-style-type: none"> • Team Brief • Identify roles and responsibilities of staff to be involved with project 	Yunus Gajra	March 2021	Completed

Target Audience	Communication Requirements	Methodology	Task Owner(s)	By when	Completed
WYPF Current Software Provider	<ul style="list-style-type: none"> Inform provider that WYPF is taking on new client 	<ul style="list-style-type: none"> Client manager at Civica to be informed – verbal discussion / email 	Yunus Gajra	June 2021	Completed
WYPF Pensions Committee	<ul style="list-style-type: none"> Brief on new business 	<ul style="list-style-type: none"> Provide report to Pensions Committee 	Yunus Gajra	January 2021	Completed
HR/Payroll Staff	<ul style="list-style-type: none"> Inform staff of change. Inform staff of changes to processes and procedures Training arrangements for new/changed processes and procedures Provide opportunity for feedback and refining of processes/procedures 	<ul style="list-style-type: none"> Identify all staff who will be impacted by a change(s) in processes, procedures or both. Circulate list of WYPF contacts (with responsibilities) to allow appropriate person(s) to be identified Internal feedback sessions with outcomes being fed back to WYPF 	<p>Nick Alexander Steve Beaton</p> <p>HR & payroll teams have been informed & updated with changes.</p> <p>Next action is to identify all policies/ procedures & contacts to be passed to all teams.</p>	April 2021 – HR June for updated policies and practises	Completed
FRS HR/Payroll staff	<ul style="list-style-type: none"> Inform staff of changes to processes and procedures Arrange & Provide training on new/changed processes and procedures 	<ul style="list-style-type: none"> Presentation sessions to FRS HR/Payroll personnel backed up by electronic training documentation. 	Stuart Duncombe / Helen Scargill	To be agreed but Not later than one month BEFORE date WYPF take over service provision	Completed
Membership - Active	<ul style="list-style-type: none"> To inform of change in provider To provide contact details for someone at FRS's (telephone help number) to address any concerns and queries To include information on GDPR To inform them that data sharing is taking place. 	<ul style="list-style-type: none"> Service Brief Email to active members (including members on long term sick) Message on Payslip Message on FPS Portal (Intranet & Internet) Notify FBU 	<p>Sharon Grimshaw to issue</p>  <p>PensionerLetterNorthantsFire20210427.</p>	June 21	Completed

Target Audience	Communication Requirements	Methodology	Task Owner(s)	By when	Completed
Membership – Deferred	<ul style="list-style-type: none"> To inform of change To provide contact details for someone at FRS's (telephone help number) to address any concerns and queries To include information on GDPR To inform them that data sharing is taking place. 	<ul style="list-style-type: none"> ABS Message on FPS Portal (Intranet & Internet) 	Sharon Grimshaw to issue  DeferredActiveLetterNorthantsFire2021C	June 21	Completed
Membership – Pensioners	<ul style="list-style-type: none"> Inform of change To provide contact details for someone at FRS's (telephone help number) to address any concerns and queries To include information on GDPR To inform them that data sharing is taking place. Inform of changes to tax office, provision of payslips, P60's etc. If any change to pay date, then this will also need to be communicated. Provide new contact details 	<ul style="list-style-type: none"> Insert into Pensions Increase Leaflet; or Direct Mailshot 	Sharon Grimshaw issued new letter will full details of changes.	April 21	Complete
Overseas Pensioners	<ul style="list-style-type: none"> to inform Pensioners who have their pension paid into an overseas account that method of transfer will be changing - WYPF use HSBC Provide details of overseas payees to WYPF 	<ul style="list-style-type: none"> Insert into Pensions Increase Leaflet; or Direct Mailshot 	Nick Alexander	June 21	Completed
3rd Party Providers	<ul style="list-style-type: none"> to advise all 3rd Party providers of the change of administrator / payroll provider 	<ul style="list-style-type: none"> Send communication to all 3rd party providers by email 	Nick Alexander Heywood & all third party contracts communications have been completed	June 21	Completed

Target Audience	Communication Requirements	Methodology	Task Owner(s)	By when	Completed
Voluntary Deduction Payment Recipients	<ul style="list-style-type: none"> to advise all recipients who receive contributions from pensioners to their organisation of the change of administrator / payroll provider To include information on GDPR To inform them that data sharing is taking place. 	<ul style="list-style-type: none"> Letter/email to each organisation who pensioners can subscribe to through their pension 	Nick Alexander Steve Beaton/ Michaela Moore (MM) MM is currently liaising with WYPF over this requirement.	Not later than one month BEFORE date WYPF take over service provision	Completed N/A
HMRC Email	<ul style="list-style-type: none"> Ensure HMRC are aware of who will, going forward, be submitting the various data and information. 	<ul style="list-style-type: none"> Initially, a discussion with HMRC Client Manager followed up by a formal letter Ensure FRS is set up as an Administrator FRS must set WYPF up as a practitioner on Pension Schemes Online 	Nick Alexander Steve Beaton New number for NCFRA N/A CFRS have issued a letter	As required within one month of the transfer date.	Completed
Membership – Staff who are soon to retire Same as actives	<ul style="list-style-type: none"> Advise WYPF of any staff who have requested pension forecasts or who are approaching retirement conditions 	<ul style="list-style-type: none"> Request information from Outgoing Provider on those who have requested forecasts. Produce a report on those approaching pensionable terms 	LGSS Admin team	June 21	Completed
HMRC	<ul style="list-style-type: none"> Ensure HMRC are aware that WYPF will be paying future pensions 	<ul style="list-style-type: none"> Via RTI First payment of pension from WYPF 	David Garforth	30 July 21	Completed
Home Office	<ul style="list-style-type: none"> Update Administrator details 	<ul style="list-style-type: none"> Letter/Email 	Nick Alexander Steve Beaton	June 21	Completed
Pensions Regulator	<ul style="list-style-type: none"> Update Administrator details on TPR Exchange 	<ul style="list-style-type: none"> TPR Exchange (Online) Update yearly return 	Nick Alexander Steve Beaton	June 21	Completed (WYPF completed & approved)

Target Audience	Communication Requirements	Methodology	Task Owner(s)	By when	Completed
Internal Communications	<ul style="list-style-type: none"> Notify in summary all staff of the changes that have happened and what will happen in the near future 	<ul style="list-style-type: none"> Email to all 	Nick Alexander/ Shaun Hallam Steve Beaton	June 21	Completed
Pensions Ombudsman	<ul style="list-style-type: none"> Update PO 	<ul style="list-style-type: none"> Letter/Email Update yearly return 	Nick Alexander Steve Beaton	June 21	Completed
Fire Authority Intranet (website)	<ul style="list-style-type: none"> Notice on website 	<ul style="list-style-type: none"> Include link to WYPF's website 	Nick Alexander Steve Beaton	June 21	Completed
Membership - Active	<ul style="list-style-type: none"> Inform of change Provide WYPF contact details Provide details of website 	<ul style="list-style-type: none"> Welcome letter from WYPF. Include telephone help number to address any concerns and queries. Newsletter 	Yunus Gajra	As soon as possible after LIVE data Load but within 1 st month of WYPF taking over service provision. 30 July 2021	Completed
Membership - Deferred	<ul style="list-style-type: none"> Inform of change Provide WYPF contact details Provide details of website 	<ul style="list-style-type: none"> Welcome letter from WYPF. Include telephone help number to address any concerns and queries Newsletter 	Yunus Gajra	As soon as possible after LIVE data Load but within 1 st month of WYPF taking over service provision. 30 July 2021	Completed

Target Audience	Communication Requirements	Methodology	Task Owner(s)	By when	Completed
Membership - Pensioners	<ul style="list-style-type: none"> • Inform of change • Inform of changes to tax office, provision of payslips, P60's etc. • If any change to pay date, then this will also need to be communicated. • Provide WYPF contact details • Provide details of website 	<ul style="list-style-type: none"> • Welcome letter from WYPF. Include telephone help number to address any concerns and queries • Newsletter 	Yunus Gajra	Before 1 st payment made by WYPF 30 July 2021	Completed



Northamptonshire Firefighters' Pension Scheme Local Pension Board

AGENDA ITEM: 12

REPORT BY	Project Support Officer
SUBJECT	Northamptonshire Firefighters' Pension Scheme Local Pension Board - Agenda Plan
RECOMMENDATION	To discuss the agenda plan

1. Background

1.1 The agenda plan incorporates statutory, good practice and agreed scrutiny items and has been updated to reflect the items at the December 2021 to December 2022

	frequency required	9th December 2021	24th March 2022	21st July 2022	29th September 2022	8th December 2022
Confirmed agenda to be circulated		5 th November	14 th February	13 th June	22 nd August	31 st October
Deadline for reports to be submitted		30 th November	14 th March	11 th July	19 th September	28 th November
Papers to be circulated		1 st December	16 th March	13 th July	21 st September	30 th November
Apologies and Declaration of Interests	every meeting	Apologies and Declaration of Interests	Apologies and Declaration of Interests	Apologies and Declaration of Interests	Apologies and Declaration of Interests	Apologies and Declaration of Interests

Minutes	every meeting	Minutes	Minutes	Minutes	Minutes	Minutes
Fire Fighters Pensions Scheme Administration	every meeting	Fire Fighters Pensions Scheme Administration	Fire Fighters Pensions Scheme Administration	Fire Fighters Pensions Scheme Administration	Fire Fighters Pensions Scheme Administration	Fire Fighters Pensions Scheme Administration
Update and breaches of Law	every meeting	Update on SLA and breaches of Law	Update on SLA and breaches of Law	Update on SLA and breaches of Law	Update on SLA and breaches of Law	Update on SLA and breaches of Law
LGA Bulletin – points of interest https://fpsregs.org/index.php/bulletins-and-circulars/bulletins	Every meeting	LGA Bulletin – points of interest	LGA Bulletin – points of interest	LGA Bulletin – points of interest	LGA Bulletin – points of interest	LGA Bulletin – points of interest
Compliance with the Pensions regulator and Code of Practice	annually			Compliance with the Pensions regulator and Code of Practice		
Risk Register	every meeting	Risk Register	Risk Register	Risk Register	Risk Register	Risk Register
Annual Report	annually				Annual Report	
Immediate Detriment position	Annually			Immediate Detriment position		
Age Discrimination remedy	annually				Age Discrimination remedy	
Election of Chair and Vice chair	annually	Election of Chair and Vice chair				Election of Chair and Vice chair
Local Pension Board Representative Training	annually		Local Pension Board Representative Training			
Knowledge Management and Representative self-assessment					Knowledge Management and Representative self-assessment	

Local Pension Board policy review	Every meeting – review different policies to ensure up to date	policy review	policy review	policy review	policy review	policy review
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