



**DEVON &
SOMERSET**
FIRE & RESCUE SERVICE

LOCAL PENSION BOARD

Date of Meeting: Monday 3 March 2025, at 10.00 am via MSTeams

A G E N D A

ITEM NO.	ITEM TITLE
1.	Apologies
2.	Conflict of Interest Declaration (Pages 1 - 4) Review of the Conflicts of Interest Register, as attached, and to identify any declarations in relation to agenda items on this meeting's Agenda.
3.	Notes (Pages 5 - 10) Notes of the meeting held on 11 September 2024 attached.
4.	Review of Terms of Reference (Pages 11 - 18) To review the Board's Terms of Reference with recent addition at 2.(d).
5.	Roles & Responsibilities To note the roles and responsibilities as published on the website: Firefighters' pensions board Devon and Somerset Fire and Rescue Service
6.	LPB Membership review (Pages 19 - 20) Review current membership: <ul style="list-style-type: none">- 2 x Employee Representative vacancies- P.Gilbard's term is due to end 31/05/25
7.	Training Update (Pages 21 - 22) Latest Training Log attached.
8.	Review of Actions (Pages 23 - 26) Latest Action Log attached.
9.	Risk Register (Pages 27 - 30) Latest Risk Register attached.
10.	Scheme Manager Update Report to be presented at the meeting.

ITEM NO.	ITEM TITLE
11.	<p>Employee Contributions Consultation The Service to provide an update to include consideration of potential impacts.</p>
12.	<p>Public Service Scheme Return 2024 Review compliance with the Scheme return for public service pension schemes The Pensions Regulator.</p>
13.	<p>Self-Assessment/Assurance</p>
	<p>(a) <u>Website</u> To confirm that the website is up-to-date.</p>
	<p>(b) <u>tPR Self-Assessment</u></p>
14.	<p>LPB Work Programme (Pages 31 - 32) To review the LPB work programme, as attached, noting items for the next meeting and dates/times for the year ahead.</p>
15.	<p>Topic of Interest Topics of interest to be considered.</p>
16.	<p>tPR Annual Survey Results</p>
17.	<p>Annual Review of internal controls Update at the meeting.</p>
18.	<p>Date of Next Meeting The next meeting is scheduled for 2 June 2025 at 14:00.</p>

Board Membership

*Scheme Manager
Representatives:*

Cllr. Simon Coles
Satnam Singh Rai

Andrew Furbear

Maria Phillips
(CHAIR)

*Scheme Member
Representatives:*

Phil Gillbard

Greg Webb

Other Attendees:

Chris Howes (Assistant Director of People)

Mareena Anderson-Thorne (Culture &
Service Transformation Manager, Scheme
Manager)

Sam Brown (Democratic Services Officer)

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DEVON & SOMERSET FIRE & RESCUE AUTHORITY
LOCAL PENSIONS BOARD (FIREFIGHTERS' PENSION SCHEMES)
REGISTER OF POTENTIAL AND ACTUAL CONFLICTS OF INTEREST

Policy: DSFRA LPB Conflicts of Interest Policy v0.01.docx

Date identified	Name of Person	Role of Person	Details of Conflict	Actual or Potential	How notified? ¹	Action taken ²	Follow up Required (if any)	Date Resolved (if appropriate)
06/12/24	S.Rai	Pension Board Member	Employed by Imperial Tobacco Limited – no common set of advisors or overlap in my employed work and role as pension board member.	-	<u>Written declaration</u>	-	-	-
06/12/24	S.Rai	Pension Board Member	Pension Trustee of the CBSO in Birmingham – no common set of advisors or overlap in this role.	-	<u>Written declaration</u>	-	-	-
09/12/24	S.Coles	Pension Board Member	Chair Pensions Somerset Council	-	<u>Written declaration</u>	-	-	-
09/12/24	S.Coles	Pension Board Member	Chair DSFRA	-	<u>Written declaration</u>	-	-	-
11/12/24	M.Phillips	Pension Board Member	Potential conflict in that my husband is a member of the Fire Fighters Pension scheme.	Potential	<u>Declarations of Interest MS Form</u>	The LPB is not a decision making Board therefore this	-	-

¹ e.g verbal declaration at a meeting or subsequent, written declaration following a meeting.

² e.g withdrawing from the meeting.

Date identified	Name of Person	Role of Person	Details of Conflict	Actual or Potential	How notified? ¹	Action taken ²	Follow up Required (if any)	Date Resolved (if appropriate)
					<u>results</u>	perceived conflict can have no impact on outcome		
08/12/24	G.Webb	Pension Board Member	None	-	<u>Declarations of Interest MS Form results</u>	-	-	-
06/12/24	A.Furbear	Pension Board Member	Treasurer to the Fire Authority	-	<u>Declarations of Interest MS Form results</u>	-	-	-
06/12/24	C.Howes	Officer involved in the management	None	-	<u>Declarations of Interest MS Form results</u>	-	-	-
10/01/25	P.Gillbard	Pension Board Member	None	-	<u>PGilbard Dec of Interest Jan 25.docx</u>	-	-	-
31/01/25	T.Ingles	Officer involved in the	As the HR Reward and Benefits Manager, Pensions are part of the Service's Rewards offering and	-	<u>Declarations of Interest</u>	-	-	-

Date identified	Name of Person	Role of Person	Details of Conflict	Actual or Potential	How notified? ¹	Action taken ²	Follow up Required (if any)	Date Resolved (if appropriate)
		managem ent	therefore I have an interest in both the affordability and attractiveness/competitiveness of the Service's pension offering. As I also manage the Pay, Systems and Reporting teams, some resource related matters may conflict		<u>MS Form results</u>			

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Agenda Item 3

LOCAL PENSION BOARD 11 September 2024

Present:

*Scheme Manager
Representatives:*

Cllr Simon Coles (SC)

Andrew Furbear (AF)

Maria Phillips (MP) (*Chair*)

Satnam Singh Rai (SSR)

*Scheme Member
Representatives:*

Greg Webb (GW)

Phil Gillbard (PG)

Other Attendees:

Mareena Anderson-Thorne (MAT)
(Delegated Scheme Manager)

Helen Scargill (HSc) (West
Yorkshire Pension Fund)

Hannah Singleton (HS) (Note-taker)

Samantha Brown (SB), Democratic
Services Officer

Tamin Ingles (TI)

MIN NO.	ITEM TITLE
LPB/24/25	<p><u>Apologies</u> Apologies received from Scheme Member Representatives Ben Redwood (BR) and James Leslie (JL). Introductions made for TI and SB.</p>
LPB/24/26	<p><u>Conflict of Interest Declaration</u> No new conflicts of interest to declare.</p>
LPB/24/27	<p><u>Notes</u> The notes of the meeting held on the 08 July 2024 were AGREED.</p>
LPB/24/28	<p><u>Review of Actions</u> CONSIDERED the updated Board Action Log listing both Open and Closed actions. It was noted that:</p> <ul style="list-style-type: none"> • LPB089: One breach had been noted; the production of Annual Benefit Statements ('ABS') had not met the required timeframe of being issued by the 31 August 2024. As this deadline had not been met, a breach had been reported by the Service. HSc advised WYPF had been engaging with TPR, TPR were aware of the challenges being encountered by Pension providers as a result of the age discrimination case. 1528 individuals within scope for receiving statements, 850 sent within timescales with 678 delayed statements. RAG rating changed to 'Amber'. • LBP091: Revision of the Training Needs Analysis ("TNA"). TNA documents received for MP, GW and SSR. MAT requested other Board members to return the TNA at the earliest opportunity as this would inform future training for the Board and would allow

	<p>the board to maintain their knowledge, this is fundamental to allowing the Board to operate effectively. HS to recirculate TNA to the Board. RAG rating changed to 'Amber'.</p> <ul style="list-style-type: none"> • LPB092: Internal resourcing: Resourcing remained a significant concern for the People Services team, in particular, the Pension administrative support team. RAG rating to remain at 'Amber'.
<p>LPB/24/29</p>	<p><u>Risk Register</u></p> <p>CONSIDERED the latest version of the Board risk register, risks were discussed by exception where a change had been highlighted. The following points were noted:</p> <ul style="list-style-type: none"> • LPB004 Industrial Action :Further detail added to 'impact'; 'existing pensions would continue to be paid' in the eventuality of any industrial action. • LPB005 Member data incomplete or inaccurate: Additional controls in place noted, impacting the net likelihood and impact scores. Controls in place updated to include reference to the online account available to active and deferred members, and pensioners. • LPB006 Administration process failure/ maladministration (WYPF): Further controls required updated to reference the need for fully training ed and competent staff within the Services Pay and Conditions Team. • LPB007 Annual Benefit Statement (ABS) not produced in time: Further 'controls required' added to which had had resulted in a change in the gross likelihood score to '5' resulting in an overall red gross risk score. Further 'controls required' update to include the need for the financial extracts file and an ABS production system used by WYPF (review of). HSc advised that WYPF have separate processed for the production and ABS and DBS. The risk would be updated to reflect 'ABS' and Deferred Benefit Statements ('DBS'). • LPB010 Employer fails to deduct correct pension contributions from Members: Net likelihood score increased to '4'. No impact on RAG rating • LPB013 Failure to communicate with staff concerning significant changes to pension arrangements: 'Controls in place' updated. No further comment to note. • LPB014 Court of Appeal decision on unlawful discrimination from Transitional arrangements for transfer from the 1992 to 2015 (McCloud/Sargent case): 'Controls in place' updated to reflect

	<p>the re-appointment of the Pensions Officer, a long term resourcing plan would be considered under further controls.</p> <ul style="list-style-type: none"> • LPB015 Court of Appeal decision on unlawful discrimination for Part-time workers prior to 2000 (O'Brien/Matthews case): 'Controls in place' updated to reflect the re-appointment of the Pensions Officer with a longer term resourcing plan to be considered. The need for a GAD calculator and manual process for GAD cases was also reported. The O'Brien/Matthews case had required a significant resource to process which the Service did not have. The GAD calculator did not work for all cases, for example, it could not be used for any individuals serving over thirty years. To illustrate the level of work required, MAT advised the Board that the Service had the highest number of eligible individuals in the country with each case requiring around a day's work to complete. • LPB019 Failure of LPB members to maintain knowledge and understanding: Gross likelihood increased to '5', resulting in a 'red' rated gross risk score, this reflected not all Board Members completing the TNA or eLearning modules. • LPB020 Employer incorrectly enrolls or fails to enrol, an employee into the Firefighter's Pension scheme: The gross likelihood had increased to '5' resulting in a 'red' rated gross risk score. Further controls required had been updated to include the reviewing of staff job descriptions to ensure firefighting activity is fully understood before pension enrolment is undertaken. • LPB021 Insufficient resources at WYPF: MP drew the Board to the attention of the new risk added to the register. HSc advised that WYPF had recruited a number of new staff with imminent start dates. WYPF continued to recruit further staff in attempts to further appoint.
<p>LPB/24/30</p>	<p><u>Scheme Manager Update (including Key Performance Indicators)</u></p> <p>CONSIDERED paper summarising current pension matters both locally and nationally which required input from the Service. In particular, the paper addressed:</p> <p><i>2015 Age Discrimination Remedy (Sargeant)</i></p> <p>All retirements being processed now included a 'reformed' and 'legacy' benefit option in relation to the remedy period (subject to eligibility) and the pension pack that is prepared by WYPF is accompanied by a contributions mandate to show the adjustments for contributions, tax relief and interest in relation to the two options available. The figures are run through a</p>

calculator issued by the Government Actuary Department (“GAD”).

Those members who are now classified as ‘Immediate Choice’ (formerly Category 2) have experienced additional delays in receiving their remedial service statements due to issues raised in relation the tax treatment of interest that arises under the public service pensions remedy.

Second Options Exercise (Matthews)

To date, the Service had received over 700 responses to the Second Options exercise election notification.

The GAD calculator and user guide for ‘Matthews 2’ had been issued, the process remained highly complex and resource intensive. Therefore, providing the calculations to the full cohort within the prescribed timeframes would present a significant challenge and presented potential organisational risk. The LGA had been advised by the Service of the risk in meeting the timeframe.

Though additional resource had been recruited to on a fixed term basis, it was important for the Board to note that each individual case to around a day to process. The Board asked whether neighbouring Service resourcing could be used to assist, MAT noted that this may not be viable due to GDPR legislation.

Guidance remained outstanding from the LGA on the legal advice they are seeking regarding lump sum commutation percentages when processing cases under the second options exercise.

Reporting Breaches of Law

There had been one breach since the last Local Pension Board meeting, this had related to the production of Annual benefit Statements for the 202/24 tax year by WYPF. This has not yet been reported due to staffing changes within the HR Management team.

Internal Dispute Resolution

There had been one complaint received since the last Local Pension Board meeting. This complaint centred around the out of hours cover of Service Delivery Protection Officers.

Pension Administrator Quality of Service

The implementation of the new HR system had resulted in change in the reporting process for the submission of the monthly reporting from the Service to WYPF. This had now been embedded with Aprils data returned to WYPF in July.

There had been a total of 11 FPS retirement notifications received (11 wholtime colleagues and 3 on-call colleagues).

	<p style="text-align: center;"><i>Service Resource Update</i></p> <p>A Pension Lead role had been recruited for and the appointee would be due to join the Service at the end of September.</p>
LPB/24/31	<p><u>Membership</u></p> <p>CONSIDERED the Boards existing Terms of Reference document. The Board had experienced challenges with meeting quorum due to the availability of some Board members. The Board discussed the opportunities available to mitigate this happening. Attendance at Board meetings was important for members to aid in maintaining the requisite knowledge. The Board PROPOSED to add the following to their Terms of Reference document:</p> <p style="padding-left: 40px;">‘2 (d): be present at a minimum of one meeting per a meeting cycle (municipal year)’.</p> <p>The Board noted the need to reappoint to two Scheme Member Representative places, notably the places of BR and JL. An expression of interest advert would be published on the Services vacancy page.</p>
LPB/24/32	<p><u>Self-Assessment/Assurance</u></p>
	<p><i>a. Website</i></p> <p>The Board CONSIDERED the Services website and confirmed the information illustrated was accurate. A concern previous noted by the Board had been the access to Board papers and minutes, the Board confirmed the links to this information was present.</p>
	<p><i>b. tPR Self- Assessment</i></p> <p>The tPR self-assessment would be completed ahead of the next Board meeting.</p>
LPB/24/33	<p><u>Training Update</u></p> <p>CONSIDERED the log showing the Pension Regulator (tPR) e-learning modules completed to date by members. The link to the current eLearning modules had been shared by HS on a number of occasions, this would be reshared with Board members alongside the training needs analysis self-assessment.</p>
LPB/24/34	<p><u>LPB Work Programme</u></p> <p>The Board NOTED the indicative work programme for Board meetings up to and including December 2025.</p>

LPB/24/35

Date of Next Meeting

The next meeting had been scheduled to take place on Wednesday 04 December at 10:00 via MS Teams.

The Meeting started at 14:03 and finished at 15:33

Devon and Somerset Fire and Rescue Authority

LOCAL PENSION BOARD - TERMS OF REFERENCE

Statement of Purpose

1. The purpose of the Board is to assist Devon and Somerset Fire and Rescue Authority (the Authority) in its role as a scheme manager of the Firefighters Pension Scheme. Such assistance is to:
 - (a) secure compliance with the Regulations, any other legislation relating to the governance and administration of the Scheme, and requirements imposed by the Pensions Regulator in relation to the Scheme; and
 - (b) ensure the effective and efficient governance and administration of the Scheme.

Duties of the Board

2. The Board should at all times act in a reasonable manner in the conduct of its purpose. In support of this duty Board members should:
 - (a) act always in the interests of the scheme and not seek to promote the interests of any stakeholder group above another.
 - (b) demonstrate standards of conduct based on the seven “Nolan” Principles of Public Life, modified accordingly and as appended to this document.
 - (c) be able to demonstrate their capacity to attend and complete the necessary preparation for meetings and participate in training as required.
 - (d) be present at a minimum of 50% of meetings per municipal year.

Membership

3. The Board will comprise an equal number of employer and member representatives with a minimum requirement of no less than four in total.
 - (a) **Member representatives**
 - i) Four member representatives shall be appointed to the Board.
 - ii) Member representatives shall either be members of the scheme administered by the Authority or have experience of representing pension scheme members in a similar capacity.
 - (b) **Employer representatives**
 - i) Four employer representatives shall be appointed to the Board
 - ii) Employer representatives shall be Members of the Devon & Somerset Fire & Rescue Authority or senior officers of the Authority, or have experience of representing scheme employers in a similar capacity. Officers of the Authority with delegated responsibility for discharging the scheme manager function of the Authority may not serve as employer representatives.

- iii) Employer representatives shall be appointed by the Authority in a manner which it considers best promotes the purpose of the Board.

(c) Other invitees

- i) The Board reserves the right to appoint advisers at its discretion. In the first instance, this will be a representative of West Yorkshire Pension Fund, to attend meetings as requested by the Board;
- ii) Any other appointments shall have regard to the best interests of the purpose of the Board.

(d) Appointment of Chairman

- i) The Board will appoint a Chair from its members annually at the first meeting of the Board following the Authority's Annual Meeting.
- ii) The duties of the Chair should be in accordance with the duties of a Chair within the Authority.

- 4. Substitute representatives are not permitted because of the nature of the Board, the need for appropriate knowledge and skills and the management of conflicts of interests.

Notification of appointments

- 5. On appointment to the Board, the Authority shall publish the name of the appointees, the process followed in the appointments together with the way in which the appointments support the effective delivery of the purpose of the Board.

Conflicts of interest

- 6. All members of the Board must declare to the Authority on appointment, and at any such time as their circumstances change, any potential conflict of interest arising as a result of their position on the Board.
- 7. On appointment to the Board and following any subsequent declaration of potential conflict the Authority shall ensure that any potential conflict is effectively managed in line with both the internal procedures of the Authority and the requirements of the Pensions Regulator's Codes of practice 14: Governance and administration of public service pension schemes.

Knowledge and understanding (including Training)

- 8. Knowledge and understanding must be considered in light of the role of the Board to assist the Authority in line with the requirements outlined in section 2 above. The Board should establish and maintain a policy and framework to address the knowledge and understanding requirements that apply to Board members. That policy and framework shall set out the degree of knowledge and understanding required as well as how knowledge and understanding is acquired, reviewed and updated.

9. Board members shall attend and participate in training arranged in order to meet and maintain the requirements set out in the Board's knowledge and understanding policy and framework.
10. Board members shall participate in such personal training needs analysis or other processes that are put in place in order to ensure that they maintain the required level of knowledge and understanding to carry out their role on the Board.

Term of Office

11. The term of office for Board Members will be four years, with two positions on the Board (ideally one employer and one member representative) being subject to appointment every year so as to maintain continuity of knowledge and experience.
12. To maintain continuity of knowledge and experience built up by the inaugural members of the Board, after the first four years only two positions will be considered for appointment, i.e. year 5 is first new appointment process, year 6 is second new appointment process etc. This will have the potential effect that two Board members could serve for five years and a further two for 6 years before their initial term ends.
13. There will be no restriction on existing Board Members being re-appointed to the Board following the end of their initial (or subsequent) term of office.
14. Board membership may be terminated prior to the end of the term of office in the event of:
 - (a) A member representative appointed on the basis of their membership of the scheme no longer being a member of the scheme;
 - (b) A member representative no longer being a member of the body on which their appointment relied;
 - (c) An employer representative no longer holding the office or employment or being a member of the body on which their appointment relied;
 - (d) The representative no longer being able to demonstrate their capacity to attend and prepare for meetings or to participate in required training.

Notice Periods

15. Except at the end of their term of office, Board members are to give three months' notice of their resignation from the Board.

Meetings

16. The Board shall meet quarterly.
17. The Chair of the Board may call additional meetings subject to giving appropriate notice in light of the matter(s) to be considered. Urgent business of the Board between meetings may, in exceptional circumstances, be conducted via communications between members of the Board including telephone conferencing and e-mails.

Quorum

18. The total number of members required to be present for a meeting to be quorate is 50% of the total membership (i.e. four attendees), to comprise at least one employer and one member representative.

Voting

19. The Chair shall determine when consensus has been reached.
20. Where consensus is not achieved this should be recorded by the Chair.

Support for Core Functions

21. In support of its core functions the Board may:
- (a) make a request for information to a relevant officer of the Authority with regard to any aspect of the scheme manager function. Any such a request should be reasonably complied with in both scope and timing; and
 - (b) make recommendations to the Authority, which should be considered and a response made to the Board on the outcome within a reasonable period of time.

Reporting

22. The Board will produce an annual report for the Authority. The report will: highlight any areas of concern; provide details of any statutory breaches; identify any improvements required and highlight good practice.
23. The annual report will also include information on the number of retirements (natural and ill health), new starters, membership numbers and 'opt out' numbers.

Interpretation

24. In these terms:
- (a) 'the Scheme' means the Firefighters' Pension Scheme; and

- (b) 'Regulations' means the Firefighters' Pension Scheme 1992 (as amended), the Firefighters' Pension Scheme 2006 (as amended) and the Firefighters' Pension Scheme Regulations 2014 (as amended) and includes the Pension Regulators Codes of Practice (as they apply to the Scheme Manager and Pension Board) and any other relevant legislation applying to the Scheme.

APPENDIX A TO LOCAL PENSIONS BOARD TERMS OF REFERENCE

STANDARDS OF CONDUCT

The Board should at all times act in a reasonable manner in the conduct of its purpose. In support of this duty Board members:

- (a) Should act always in the interests of the scheme and not seek to promote the interests of any stakeholder group above another.
- (b) Should demonstrate standards of conduct based on the seven “Nolan” Principles of Public Life (modified accordingly below) and consistent with the Core Values of the Devon & Somerset Fire & Rescue Service (as set out at Appendix B).

1. Selflessness

The Board should act solely in terms of assisting the Scheme Manager to discharge its obligations under the various pension legislation or regulations as may be in force. They should not act in order to gain financial or other material benefits for themselves, their family, or their friends.

2. Integrity

The Board members must avoid placing themselves under any obligation to people or organisations that might try inappropriately to influence them in their work.

3. Objectivity

The Board must act and make recommendations impartially, fairly and on merit, using the best evidence and without discrimination or bias.

4. Accountability

The Board members are accountable to the Devon & Somerset Fire & Rescue Authority (as Scheme Manager) for their actions and must submit themselves to any scrutiny requirements as may from time to time be required by the Authority.

5. Openness

The Board members should act in an open and transparent manner.

6. Honesty


The Board members should be truthful.

7. Leadership

The Board members should demonstrate and promote the above principles by leadership and example.

APPENDIX B - DEVON & SOMERSET FIRE & RESCUE SERVICE CORE VALUES


WE ARE PROUD TO HELP



We show this by...

- Doing what we say we will do and seeing things through to the end
- Demonstrating high standards
- Working hard and doing our best to get the right outcomes
- Being motivated, keen and willing to give things a go

WE ARE HONEST



We show this by...

- Being open, clear, and realistic
- Admitting and learning from mistakes
- Showing trust and being trustworthy
- Being responsible and accountable

WE ARE RESPECTFUL



We show this by...

- Being consistent and giving credit where it's due
- Always being polite, considerate and treating people fairly
- Genuinely listening, involving and engaging others
- Being inclusive to all

WE ARE WORKING TOGETHER



We show this by...

- Understanding others needs and appreciating their demands
- Positively challenging, sharing ideas and giving feedback
- Supporting others and giving practical help and advice
- Being willing to adapt and change to get the best results

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LPB Membership Review

<u>Current Members</u>	<u>Type of Member</u>	<u>Appointment Start</u>	<u>Appointment Term</u>	<u>Anticipated term end</u>
Maria Phillips	Employer Rep	25/09/2023	4	24/09/2027
Andrew Furbear	Employer Rep	10/06/2024	4	09/06/2028
Cllr Simon Coles	Employer Rep	25/09/2023	4	24/09/2027
Satnam Singh Rai	Independent Employer Rep (scheme manager rep)	19/12/2023	4	08/12/2007
<u>VACANCY</u>	Member Rep			
Philip Gilbard	Member Rep	01/07/2021	4	31/05/2025
<u>VACANCY</u>	Member Rep			
Greg Webb	Member Rep	01/06/2022	4	31/07/2026
Mareena Anderson-Thorne	Officer delegated as scheme manager			

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Local Pension Board – Training Log

February 2025

	Conflicts of interest	Managing risk and internal controls	Maintaining accurate member data	Maintaining member contributions	Providing information to members and others	Resolving internal disputes	Reporting breaches of the law
<u>Scheme Manager Reps</u>							
Maria Phillips	February 2024	February 2024	February 2024	February 2024	February 2024	February 2024	February 2024
Satnam Singh Rai	June 2020	June 2020	June 2020	June 2020	June 2020	June 2020	June 2020
Andrew Furbear	September 2024	September 2024	September 2024	September 2024	September 2024	September 2024	September 2024
CLlr Simon Coles	January 2025	January 2025	January 2025	January 2025	January 2025	January 2025	January 2025
<u>Scheme Member Reps</u>							
Phillip Gilbard	December 2021	December 2021	December 2021	December 2021	December 2021	December 2021	December 2021
VACANCY							
VACANCY							
Gregg Webb							
<u>Support Officers</u>							
Mareena Anderson-Thorne	March 2022	March 2022	March 2022	March 2022	March 2022	March 2022	March 2022

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LPB ACTION LOG - Open Actions

Action Ref	Date Raised	Source	Action Lead	Status	Pension Work Activity	Action	Comments	RAG
LPB089	02-Aug-23	Board	Mareena Anderson-Thorne	In Progress		Reporting of Breaches	<p>08/02/2023: MAT and ZS to identify and present breaches at next LPB meeting.</p> <p>06/04/2023: MAT and ZS to contact the pension regulator to try and set up an exchange account to be able to report breaches.</p> <p>04/05/2023: Exchange accounts have now been set up</p> <p>06/07/2023: Action to remain open. No breaches reported in current month.</p> <p>02/08/2023: No new breaches</p> <p>07/09/2023: No new breaches</p> <p>05/10/2023: No new breaches</p> <p>01/02/2024: No new breaches</p> <p>07/03/2024: No new breaches</p> <p>17/04/2024: No new breaches</p> <p>24/06/2024: No new breaches</p> <p>08/07/2024: No new breaches</p> <p>02/09/2024: One breach, ABS not issued. No need for the Service to report as WYPF had pre-emptively reported. DSFRS can now report if they wish to do so.</p> <p>11/09/2024: Action reviewed at LPB Meeting. RAG rating changed to Amber.</p> <p>28/10/2024: MAT received guidance (via email of 28/10/24) from Head of Governance @ WYPF (Matthew Mott) confirming that WYPF report the breach rather than DSFRS</p> <p>25/11/2024: No new breaches</p>	A
LPB091	21-Jun-23	Board	Mareena Anderson-Thorne	In progress		Revision of the training needs analysis New Board members to undertake TNA with MAT.	<p>06/07/2023: Ongoing, awaiting TNA for MP and Cllr Trail.</p> <p>02/08/2023: Ongoing. MAT to contact Cllr Trail.</p> <p>07/09/2023: Ongoing - awaiting confirmation of new Board members.</p> <p>06/12/2023: Training Needs Analysis to be completed by new Board Members (MS and SC)</p> <p>01/02/2024: ZS had a call with TPR regarding new code for new legislation that needs to be signed off. New Pension training is nearly complete and all Board members will be contacted to revisit training when appropriate.</p> <p>07/03/2024: New code had been launched, however, new TPR training packages not yet live.</p> <p>17/04/2024: Work ongoing.</p> <p>24/06/2024: Ongoing.</p> <p>08/07/2024: Ongoing, TNA and modules circulated to Board Members in May and June, recirculated following July Board meeting.</p> <p>02/09/2024: Ongoing. TNA received for MP, GW and SSR.</p> <p>11/09/2024: Action reviewed at LPB Meeting. RAG rating changed to Amber.</p> <p>28/10/2024: Awaiting member returns of training needs</p> <p>25/11/2024: As above.</p>	A

- Open Actions

Action Ref	Date Raised	Source	Action Lead	Status	Pension Work Activity	Action	Comments	RAG
LPB092	21-Jun-23	Board	Mareena Anderson-Thorne	In progress		Internal Resourcing SS to discuss internal resourcing requirements with MAT (relating to case administration and processing for McCloud/Saergant/Matthews)	<p>06/07/2023: The resourcing requirements for administration of the McCloud/Saergant/Matthews cases had increased, further resourcing was required by MAT and ZS imminently. Internal options for resourcing to be explored. MAT and ZS to provide short description of role requirements to SS.</p> <p>02/08/2023: Additional support resourcing sought for the data file work. Matthews work still required additional resourcing. Internal resourcing reached further than the McCloud/Saergant/Matthews work, including level of knowledge base, impact of additional responsibilities and changing capacities. Short term resourcing support had been sought within the finance department, this would not be a sustainable longer term solution.</p> <p>07/09/2023: A number of colleagues from the Finance department had assisted in checking the data file. The work required needed to be done manually and would be a lengthy process. A significant factor for the lengthy process is the complexity of the data and the discrepancies arising in the calculations. The data discrepancies had arisen through changes made to allowances, changes in ruling and changes to the pensions administrator. Each case takes a number of hours to administer. When all avenues for managing had been exhausted MAT and ZS would discuss acceptable discrepancy figures with SS.</p> <p>06/12/2023: The Service was looking to obtain additional administrative support on fixed term contract basis to assist with significant workload (immediate detriment etc.). The recruitment for a replacement Pensions Officer was ongoing. In light of these issues, it was agreed to increase RAG rating to amber. WYPF considered it was adequately resourced until 2025 but had a constant process for recruitment and training;</p> <p>01/02/2024: One additional staff member assisting with the workload.</p> <p>07/03/2024: Service would be looking to obtain additional fixed term staff, three additional staff members approved (07/03).</p> <p>17/04/24: Two new starters were anticipated to join the HR team at the end of April 2024. Considerable concerns remained with team resilience and capacity due to limited resourcing.</p> <p>24/06/24: Two new starters joined the Service in May commencing work on Matthews cancellations, this provider an increased level of assurance that resource heavy work was underway. Notwithstanding the recruitment, resourcing remained an area of concern in light of other increased areas of Pension work expected.</p> <p>08/07/2024: Two staff members appointed. Pensions Lead role recruited to with the expected new joiner anticipated to join in September. Action to remain open to monitor capacity and impact.</p> <p>02/09/2024: Resourcing remained a significant concern, opportunities being explored internally to support. A key member of staff had been unavailable impacting work progress, further update would be provided when available.</p> <p>11/09/2024: Action reviewed at LPB Meeting.</p> <p>28/10/24: New staff in place, new pensions lead in place. Still able to process immediate retirements.</p> <p>25/11/24: Still processing immediate retirements. Challenges around new appointments.</p>	A
LPB094	28-Oct-24	LPB Monthly	Mareena Anderson-Thorne & Tamsin Ingles	In Progress		Recruit Scheme Member Representatives (JL and BR term ended)	<p>28/10/2024: MAT/TI to place advert by December's quarterly meeting with view to appointing in the New Year</p> <p>25/11/2024: MAT to put in ShoutOut.</p>	A
LPB095	02-Dec-24	FPS Bulletin 87	Maria Phillips	In progress		Consider providing a response to the consultation on Amendments to The Firefighters' Pension Scheme Regulations 2014, by 29th January 2025		
LPB096	02-Dec-24	FPS Bulletin 87	Maria Phillips	In progress		Consider attending the Local Pensions Board Chairs Forum, 6th Feb 2025		
LPB097	02-Dec-24	FPS Bulletin 87	Maria Phillips	In progress		Consider, at March 2025 LPB meeting, if the LPB is/should be monitoring the "Age Discrimination remedy - request for data"		
LPB098	02-Dec-24	FPS Bulletin 87	Maria Phillips	In progress		Consider providing a response to the Government's 2024 Budget announcements		

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LPB099	17-Jan-25	WYPF Jan 2025 monthly report	Mareena Anderson-Thorne & Tamsin Ingles			<p>Scheme managers should ensure that they have updated the new NS&I rate in the calculator for calculations on or after 20 December 2024.</p> <p>Administrators should ensure that the correct NS&I rate is quoted in their figures to members and administrators who use Heywood as their software supplier should liaise with the scheme managers on how the new interest rates will be recalculated outside of the software.</p>		
LPB100	17-Jan-25	WYPF Jan 2025 monthly report	Mareena Anderson-Thorne & Tamsin Ingles			<p>Reference ABS - Remedial Service Statements WYPF says: As it is not yet confirmed what will be the exact date of ABS-RSS distribution we would suggest all FRAs use 28 February 2025 is used. Where an election is made and contributions/refund due, a further calculation will need to be performed by the FRA.</p>		
LPB101	17-Jan-25	WYPF Jan 2025 monthly report	Mareena Anderson-Thorne & Tamsin Ingles			<p>Reference ABS - Remedial Service Statements WYPF says: we are considering a communication members and notify FRAs who the members are and why. This can only be done once we know who will receive and ABS and when.</p>		
LPB102	17-Jan-25	WYPF Jan 2025 monthly report	Mareena Anderson-Thorne & Tamsin Ingles			<p>NS&I Direct saver Interest Rates: Scheme managers should ensure that they have considered these readiness questions and discussed the relevant points with their administrator. Administrators should ensure that they are prepared and have discussed the relevant points with their clients and communicated appropriately with members.</p>		

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LPB RISK REGISTER (LIVE)

Ref	Context / Causational trigger	Hazard (anything that may cause harm)	Impact (who/what may be harmed and how)	Gross Impact	Gross Likelihood	Gross Risk Score	Controls in place	Net Impact	Net Likelihood	Net Risk Score	Further controls required	Target Impact	Target Likelihood	Target Risk Score	Control Owner	Risk Owner
LPB001a	Cyber-attack	Complete loss of systems (WYPF)	Catastrophic loss of capability	5	4	20	Evidence of BC plan for WYPF received by the Service (March 2024). Updated business continuity plan received from WYPF.	3	3	9	Evidence of BC plan for WYPF	3	3	9		Mareena Anderson-Thorne
LPB001b	Cyber-attack	Complete loss of systems (DSFRS)	No impact on Pensioner Payroll. Would impact processing of retirements i.e. notification.	5	4	20	1. Technological security tested in recent Pen Test 2. Cyber-attack plan 3. BC plans (incl ICT) 4 Staff awareness 5. Additional comms to staff 6. Prog of BC exercises 7. Protective Monitoring System	3	3	9	None at this time	3	3	9	1 & 2 Head of ICT 3. HR R&B Mngr & HoICT 4 & 5 HR R&B Mngr 6. HR R&B Mngr & HoICT 7. Head of ICT 8. HR R&B Mngr	Maria Phillips (as Chair)
LPB002	System failure (To include power failure)	Temporary loss of systems	Systems unavailable until recovered and potential loss of data	4	3	12	1. BC Plan (incl ICT) 2. Departmental BC plans reviewed 3. Additional comms to staff 4. BC exercise 2 Dec 2019 5. Access to alternative locations (power failure) 6. Back-up generator available (power failure)	3	3	9		3	3	9	1. HR R&B Mngr & Ho ICT 2. HR R&B Mngr 3. HR Reward & Benefits Manager 4. HR R&B Mngr & HoICT 5. HR Reward & Benefits Manager	Maria Phillips (as Chair)
LPB004	Industrial Action	Loss of utilities or access to premises	Inability for staff to undertake work (existing pensions would continue to be paid)	3	3	9	1. BC Plan (incl ICT) 2. Departmental BC plans reviewed 3. Access to alternative locations and working from home	2	3	6	None at this time	3	2	6	1. Head of ICT & HR R&B Mngr 2. Heads of ICT; Finance; Estates & HR R&B Mngr 3. Ho ICT/Estates	Maria Phillips (as Chair)
LPB005	Member data incomplete or inaccurate	Incorrect pension calculations and Annual Benefit Statements and incorrect reporting to Home Office and The Pension Regulator	Pensioners may receive incorrect pensions Breaches of pension regulations	3	4	12	Active members, deferred members and pensioners have an online account and can check their information.	3	4	12	Payroll data for active members is provided by Pay & Conditions on a monthly basis to WYPF. WYPF Financial extracts spreadsheet.	2	2	4	1 to 4 HR Reward & Benefits Manager	Mareena Anderson-Thorne
LPB006	Administration process failure/maladministration (WYPF)	Pension administration not undertaken to the required standard	Pensioners may receive incorrect pensions Breaches of pension regulations Fraud by admin staff Fraudulent payments Failure of bank account to make payment Incorrect taxation of benefits	3	4	12	1. Pension SLA in place with KPIs 2. Scheme of delegation in place 3. Regular communication with administrator 4. WYPF have significant experience of administering a number of Fire Authorities. 5. Trend lines within WYPF monthly reports for key measures 6. WYPF to report on the agreed KPIs	2	2	4	8. Review Pension Administrator's audit reports Fully trained and competent staff in P&C.	2	2	4	1 to 7 HR Reward & Benefits Manager 8. Head of Finance	Maria Phillips (as Chair)
LPB007	Annual Benefit Statement (ABS) not produced in time	Breach of statutory duty	ABS not received by member and likely to be a reportable breach	3	5	15	1. Pension data from P&C now available on a monthly basis including year-end data 2. WYPF developing an automated system for ABS statements for the Modified Pension Scheme	3	5	15	Financial extracts file. ABS production system used by WYPF (review of)	2	2	4	1 & 2 HR Reward & Benefits Manager	

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LPB008	Excessive charges by Pension Administrator	Unplanned increases in charges	Additional pressure on the budgetary efficiency of the Service	3	4	12	1. Contracts are controlled by OJEU rules and the contract is subject to renewal on a 5 year basis with the option for an extension for 1-2 years. 2. Contract prices and any ad hoc scenarios where additional charges may be incurred are included in the contract terms.	2	2	4	None at this time	2	2	4	1 & 2 Head of Finance	Maria Phillips (as Chair)
LPB009	Officers or Members acting outside of delegated responsibility	Officers or Members either deliberately or unknowingly acting outside of their delegated responsibility	Additional financial implications for the pension schemes or breach of the pension regulations	3	4	12	1. Authority Members have agreed an approved Scheme of Delegation and financial limits for decisions associated with the pensions. 2. A Pensions Discretions Policy is in place. 3. Officers are competent in pension matters and receive CPD training 4. Support and advice is available through the WYPF Client Manager and the LGA Pension Advisors	2	2	4	None at this time	2	2	4	1. Dem Services Manager 2 to 4 HR Reward & Benefits Manager	Maria Phillips (as Chair)
LPB010	Employer fails to deduct correct pension contributions from members	Incorrect pension contribution being recorded and collected	Active pensioners and DSFRS have to backdate pension contribution arrears	3	4	12	1. Pension deductions and rules are set within the payroll system based on earnings 2. New joiners are entered into the applicable pension scheme 3. Staff who have opted-out are auto-enrolled into the applicable pension scheme unless they opt-out again 4. Reconciliation of deduction carried out by Finance on a monthly basis 5. Internal audit review deductions as part of audit scope	2	4	8	None at this time	2	2	4	1. Head of Finance 2 & 3 HR Reward & Benefits Manager 4 & 5 Head of Finance	Maria Phillips (as Chair)
LPB011	Failure by the Pension Administrator to interpret rules or legislation correctly	Incorrect pension calculations and estimates	Incorrect pensions received and either backdated employer and employee contributions required or overpayments collected.	3	4	12	1. Regular attendance at pension training and update events by WYPF. 2. Regular monitoring of key sources of information e.g. LGA Bulletins, Scheme Advisory Board. 3. DSFRS have regular client meetings with WYPF and scrutinise pension changes	2	2	4	None at this time	2	2	4	1 to 3 HR Reward & Benefits Manager	Mareena Anderson-Thorne
LPB012	Annual Statutory Accounts criticised by external auditors / The Pension Regulator	Major issues exist with the Management and Administration, and/or accounting for the Firefighter Pension Schemes	Reputational damage to the Service. Dissatisfaction from staff in the service they receive.	3	4	12	1. Trained, experienced officers produce the accounts to a detailed timescale. 2. Pension data for the accounts is provided by the Governments Actuary Departments (GAD). 3. Advice available from the Fire Finance network, LGA and Pension Administrator	2	2	4	None at this time	2	2	4	1 to 3 Head of Finance	Maria Phillips (as Chair)
LPB013	Failure to communicate with staff concerning significant changes to pension arrangements	Pension members not receiving correct information	Members could make key pension decisions with inadequate information available to them	3	4	12	1. Regular attendance at LGA pension training events. 2. Regular monitoring of key sources of information e.g. LGA Bulletins, Scheme Advisory Board. 3. Client meetings with WYPF and scrutiny of pension changes 4. Ensure information on the impact of promotions to the Annual Allowance is made clear to staff. 5. Service aware of communication sent by WYPF (July 2024) with delays in ABS.	3	3	9	National communication messages from the LGA.	1	2	2	1 to 4 HR Reward & Benefits Manager	Mareena Anderson-Thorne

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LPB014	Court of Appeal decision on unlawful discrimination from Transitional arrangements for transfer from the 1992 to 2015 (McCloud/Sargent case)	2015 scheme members will need to be transferred back to their preferred pension scheme	Significant pension administration in making back-dated adjustments to pensions. Implementation of the remedy may be problematic due to data gaps following transfer of payroll and pensions providers. Lack of resourcing and pension knowledge within the team, reducing the ability to process in a timely manner.	4	5	20	1. Employers will be represented at the ET. 2. Ensuring that historic data that might be required is retained to help manage any potential remedy 3. Pension reserve in place to support administration costs 4. Accessing information from LGA to ensure we are fully informed 5. Receiving updates from Fire Finance Network and national reps 6. Legal advice 7. LGA 'coffee mornings' 8. Pensions Officer re-appointed, starting October 2024.	2	5	10	9. Consideration of data retention pending remedy 10. Ability to take on additional staff to support administration (pending reserve) 11. Longer term resourcing plan	2	5	10	1 & 2 HR Reward & Benefits Manager 3. Head of Finance 4. HR Reward & Benefits Manager 5. Head of Finance 6 to 10 HR Reward & Benefits Manager 11. Head of Finance	Maria Phillips (as Chair)
LPB015	Court of Appeal decision on unlawful discrimination for Part-time workers prior to 2000 (O'Brien/Matthews case)	Pension entitlement prior to 2000 will need to be calculated and a repayment scheme made available (similar to 2006 modified exercise)	Significant pension administration in making back-dated adjustments to pensions. Implementation of the remedy may be problematic due to data gaps following transfer of payroll and pensions providers (and potential to go back to 1976 service)	3	5	15	1. Employers represented at the ET. 2. Ensuring that historic data that might be required is retained to help manage any potential remedy 3. Pension reserve in place to support administration costs 4. Accessing information from LGA to ensure we are fully informed 5. Receiving updates from Fire Finance Network and national reps 6. Pensions Officer re-appointed, starting October 2024.	2	5	10	7. Consideration of data retention pending remedy 8. Ability to take on additional staff to support administration (pending reserve) 9. Longer term resourcing plan 10. GAD Calculator and manual process for GAD cases	2	5	10	1 & 2 HR Reward & Benefits Manager 3. Head of Finance 4. HR Reward & Benefits Manager 5. Head of Finance 6 to 8 HR Reward & Benefits Manager	Maria Phillips (as Chair)
LPB016	Pandemic	Pension scheme administration cannot be undertaken	Increase in administration of pensioner records and administrator absence due to illness	3	4	12	1. Working at home arrangements 2. HR Business continuity plans 3. Government guidance on healthy workplaces 4. WYPF business continuity arrangements	2	2	4	None at this time	2	2	4	1 to 4 HR Reward & Benefits Manager	Mareena Anderson-Thorne
LPB017	Loss of Key Staff	Single points of failure	Pensioners may receive incorrect pensions Breaches of pension regulations	3	4	12	1. Pension SLA in place with KPIs 2. Scheme of delegation in place 3. WYPF has an experienced team 4. WYPF to report on the agreed KPIs	4	5	20	1. P&C has an experienced team. 2. Head of HR supported by Rewards and Benefits Manager 3. Pensions Officer recruitment 4. Succession planning in place 5. Additional FTC posts in P&C	2	2	4	1 to 9 HR Reward & Benefits Manager	Mareena Anderson-Thorne
LPB018	GDPR Breach	Failure to comply with GDPR	Prosecution, fines, enforcement notices, civil action, reputational damage.	3	4	12	1. GDPR impact assessments conducted by DSFRS as part of GDPR prep 2. GDPR requirements included in pensions administration contract 3. Data sharing agreements in place with WYPF 4. Staff induction and CPD includes GDPR	2	2	4	None at this time	2	2	4	1 to 4 HR Reward & Benefits Manager	Mareena Anderson-Thorne
LPB019	Failure of LPB members to maintain knowledge and understanding to required level	Failure of LPB to discharge its statutory functions	Breaches of the law. Action by TPR. Reputational damage	3	5	15	1. LPB induction includes: TPR CoP 14; TPR e-learning; and LGA training 2. Regular LPB meetings	3	4	12	Review Terms of Reference, to include required minimum attendance at Board meetings. TNA and individual training plans LPB meetings include a training topic to reinforce learning or generate debate	2	1	2	1 to 5 HR Reward & Benefits Manager	Maria Phillips (as Chair)

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LPB020	Employer incorrectly enrolls or fails to enroll an employee into the Firefighter's Pension scheme	Failure to auto enrol in an appropriate pension scheme resulting in a breach of the law from incorrect application of pension rules and incorrect deductions from pay	Fines or other action by the Pension Regulator. Reputational damage. Staff dissatisfaction and complaints take up management time.	3	5	15	1. P&C staff informed that only FF on permanent contracts can be enrolled in the FFPS. 2. P&C staff informed to not include the FFPS in the offer letter for FF on FTCs but to include the LGPS. 3. Auto enrolment for FF on temporary contracts will only be applied under the LGPS.	2	2	4	Review JDs of roles regarding engagement of FF activity.	2	2	4	1 to 3 HR Reward & Benefits Manager	Mareena Anderson-Thorne
PB021+14:2	Insufficient resources at WYPF		1. WYPF reported to the Ombudsman/TPR 2. e.g. WYPF failing to issue starter packs - data uploads not being processed. 3. DSFRS Personnel impacted by lack of action 4. Financial Penalty (DSFRS) 5. Quality of Service	3	5	15	1. The Service to monitor and report breaches as soon as they arise 2. HR Management to continue to liaise with WYPF over concerns 3. Re-establishing quarterly meetings (prioritised) 4. WYPF progressing with recruitment.	3	4	12	Assurance by WYPF of the risk being monitored	2	2	4		Maria Phillips (as Chair)

Agenda Item 14

LPB WORK PROGRAMME

Theme	Activity	03-Mar-25	02-Jun-25	01-Sep-25	01-Dec-25
Administration	Confirmation website up to date	X	X	X	X
Administration	Scheme Manager's Report to include Risk & Assurance KPIs, Review of breaches	X	X	X	X
Governance	LPB Work Programme	X	X	X	X
Risk and Assurance	LPB Action Log	X	X	X	X
Risk and Assurance	Risk Register	X	X	X	X
Training	Training Log	X	X	X	X
Administration	ABS Feedback			X	
Governance	Annual Report		X		
Governance	Appointments to the Board	X	X (Chair)		
Governance	Review ToR	X			
Governance	Roles and Responsibilities	X			
Governance	TPR Annual Survey Results	X			
Governance	TPR Annual Survey Return		X		
Risk and Assurance	Annual review of internal controls	X			
Risk and Assurance	LPB Audit Report				
Risk and Assurance	TPR Self Assessment		X		X
Training	Annual Training Needs Analysis		X		
Training	Induction for new members			X	

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