

WEST MIDLANDS FIRE AND RESCUE AUTHORITY PENSION BOARD

02 November 20203 at 11:00 hrs

Conducted at Headquarters and digitally via Microsoft Teams

Attendance:

Chair: Sofia Mahmood – Employer Representative

Employer Representatives:

Julie Felton

Sofia Mahmood

Paul Gwynn

Employee Representatives:

Alan Tranter

Paul Bennett

Alex Daw

Officers and advisors in attendance:

Kelly Harding – Head of People Support, Tom Embury – Policy Advisor,
Chandni Patel – Democratic Services Officer, Paul Gwynn- Employee
Representative

1. To receive apologies for absence

- Richard Stanton
- Kamla Devi-Ahir

2. Declarations of Interests

No declarations of interest were submitted.

**3. Minutes of the Previous Pension Board held on 07 September
2023**

Resolved.

That the minutes of the Pension Board held on 07 September 2023 be approved as a correct record of proceedings.

4. Matters Arising

None were submitted in advance.

5. Action Plan- November 2023

Tom Embury provided an overview/update on the action plan. There are a few areas that are over the deadline, however, these items have been discussed with the pension regulator. We have also had a recent handover to a new representative. Sarah Dove is the new representative replacing Barry Croxon.

Reference	Update
E2	Comfortable with Progress being made
J-M	Annual TPR data return received. Data scores will be shared as part of the annual return to TPR.
Q2	Update to be provided at the next Pensions Board Meeting.
4	To communicate via the webpage to ensure records are accurate and up to date.
8	IDRPs will go through their own separate reports.

Regarding Action L, Paul Gwynn advised this will be completed once the outcomes are shared. The aim is to complete in May 2024 for the automatic features to go live such as online access.

The items arising from Previous Pension Board meetings will be updated accordingly.

There is still a plan to communicate to non-active Scheme members around those individuals who have opted out of the scheme. The number of people who are non-members has dropped in the last quarter.

Alan Tranter reiterated the importance of the accuracy of the database on retired personnel, raising concerns over continuing

issues and lack of clarification on whether we can communicate with the relevant people or not.

Paul Gwynn advised that in terms of communicating with the pensioners, we have to provide HMRC their home address as we hold it. If that address with us is inaccurate, it will be the same with HMRC. It is the member's responsibility to ensure their data is accurate with HMRC and therefore with WMFS.

Kelly Harding advised that it is difficult to communicate with individuals if contact details are not accurate or available. An alternative may be to communicate via the Facebook page.

Alan Tranter advised that communication via the webpage may be more beneficial as social media has limited interaction.

Resolved.

1. Kelly Harding and Paul Gwynn to determine how we communicate with members via the webpage to ensure their details are accurate.

Paul Gwynn advised that we may not reach elderly pensioners via the webpage and that is a concern.

As we are about to roll out access to Altair online, through filtering, we will be able to find those who may not have received it.

Following concerns, Sofia Mahmood advised that we will be looking to deliver other forms of communication if possible.

Alan Tranter informed the board there is various information from different outlets. We need to ensure that the organisation is capturing this information, being actioned and then reporting back to the board.

Paul Gwynn stated that all board members should have an understanding of the scheme and have an understanding of technical elements of the bulletin. If there is an action required from the bulletin, the board should advise accordingly. The member and employee representatives should understand what we need to deliver and when it needs to be delivered by.

Resolved

2. To track and highlight actions required from the bulletin and communicate this to the board. This may be a similar approach as the Risk Register
3. To include 'Actions Required' as a standing item.

A discussion will be had outside the room to confirm who will be completing the above actions.

1. **Risk Register**

Tom Embury advised that the Risk Register will be moving to a new Platform. The content itself won't change but it'll be more about the presentation and tracking progress of risks. This should be ready by the next meeting.

Resolved

4. Update PB Risk Management Approach to reflect the service's corporate risk approach.

There are two Red Risks, application of remedy (Risk 16) and Pension Board Resourcing/Succession Planning (Risk 20).

Tom Embury and Kelly Harding suggested changing Risk 20 from Red to Amber.

We now have a full six members. On the employer side, it is less of a challenge to fill those positions.

Kelly Harding informed the board that Julie Felton will be retiring at the end of March which will have some impact. We will need to start recruiting as soon as possible.

The scheme manager will be appointing employer representatives; therefore, it will be up to them to do so.

Paul Gwynn advised it may be appropriate to leave Risk 20 at RED (Score: 12) as the handover process will be as equally important as finding a replacement.

Kelly advised that the likelihood would be better as a 3 rather than a 4.

Sofia Mahmood advised that with the plans that we have in place, it doesn't seem like a RED risk, therefore happy for it to be changed

to AMBER. The Risk should be updated to reflect the change.

Resolved

5. Update Risk 20 re: resourcing and succession planning

2. Recruitment Update- Active Scheme Member Representative

Tom Embury advised the board that previously we had concluded that we were to do fewer verbal updates. The report presented informs Board members of Alex Daw's appointment to the board following the advertisement for Active Scheme members.

3. Pension Section Supporting Information

Paul Gwynn presented the report and advised that the numbers in brackets are from the report from the previous quarter. 9.9% are non-scheme members (Section 1)

Paul confirmed that we promote the scheme at induction, but that often new firefighters come in having earned more externally. They do opt out initially, however have joined later down the line.

Paul Gwynn provided further information on Section 2 of the report regarding KPI's. Some of the figures around transfers are not an issue. We would like to consider how we measure that KPI. There is a concern that they are moving downwards. Paul Gwynn explained that these requests are reported based on the statutory requirements. The figures are a combination of staff leave and priority work that has caused that drop.

Tom Embury advised that there was an action in the last meeting regarding this and was agreed that the measure is faulty as it is measuring something you have no control over. It is within the action plan to review that.

Once the online system is updated, members will run quotes through this system which will reduce the amount of manual work the team have to do.

Regarding the System update, there are currently two systems. They are in the process of rolling out access for all scheme members. This will allow members to view the current rate of their

pension. It will enable them to update their details themselves via the system. We will need to ensure that this is also updated to Payroll.

In terms of Oracle Fusion we are still waiting for confirmation on how we going to deliver payslips. Oracle International have a certain license that provides the relevant access. This is not available on the current Oracle system WMFS have access to. Conversations are being had to see if this license can be moved to Oracle Europe for WMFS to have access to. Alternatively, an option may be to give members employee access to the system but with restricted access if possible.

Sofia Mahmood advised for awareness that if May 2024 is not achievable, this will need to be brought back into this board.

4. IDRP Update

Tom Embury advised that there are no active IDRPs. All updates are within the report provided.

Paul Gwynn attended the AGM Pensions Ombudsman in September and made the board aware that there are discussions on how decisions at IDRP are made. There needs to be evidence and is fair and applied evenly to all cases. There is possibly no oversight on how those decisions are being made and therefore ensuring we have a process is very important.

We will need to look at how we can note decision ahead of the stage 1 letter so it is a similar standard to stage 2.

Resolved

6. Kelly Harding to understand how we capture the decision-making part of the process of Stage 1 appeals and to provide to the board.

5. System and Processes Update [Verbal Update]

An update was provided on Item 8 Pension Action Supporting Information.

6. Any Other Business

To note: To bring attention to the Board we have received letters of notice from two individuals from the Pension Team.

We will need to update to Risk Register to reflect this update as it will have an impact on the workload.

7. Date of next meeting

To agree on the date of the next Pension Board Meeting
Thursday 11 January 2024.

8. Pension Administration Consultation – Pension Board Discussion

[Informal consultation session – officers not present]