West Midlands Fire and Rescue Authority

Pension Board

You are summoned to attend the meeting of Pension Board to be held on Tuesday, 04 July 2023 at 13:00

at Virtually via Microsoft Teams,

for the purpose of transacting the following business:

Agenda – Public

1	To receive apologies for absence (if any)	
2	Declarations of interests	
3	Minutes of the last Pension Board held on 29 March 2023	**5 - 10**
4	Matters Arising	
5	Risk Register	**11 - 12**
6	WMFPS PB Action Plan	**13 - 20**
7	External Communications Plan	
8	Pension Section Supporting Information	**21 - 24**
9	Reporting Breaches Procedure	**25 - 40**
10	Draft Business Continuty Plan • This document contains some information which cannot be made readily available. However, to comply with the spirit of the Freedom of Information Act, should you require details of this report it may be possible to give you access to certain	

information. If you wish to do that, please apply to the Data Manager, details below. Freedom of Information Act request, Martina Doolan, Data Manager, West Midlands Fire Service Headquarters, 99 Vauxhall Road, Birmingham, B7 4HW.

11	Systems and Processes Update	**41 - 46**
12	Draft Pension Board Training Plan	**47 - 50**
13	Annual Report of the Pensions Board 2022-23	**51 - 60**
14	Pension Board Work Programme 2023-2024	**61 - 66**

15 Update on Topical, Legal and Regulatory Issues (Verbal Report).

16 Date of next meeting
To agree the proposed dates:

- Thursday 7 September - 11am
- Thursday 2 November - 11am
- Thursday 11 January - 11am
- Thursday 7 March - 11am
- Thursday 2 May - 11am
- Thursday 4 July - 11am

17 Any other Business

Distribution:

Alan Tranter (Chair of the Board), Julie Felton - Employer Representative, Adam Harper - Scheme Member Representative, Kal Shoker – Employer Representative, Kamla Devi-Ahir - Employer Representative, Paul Bennett - Scheme Member Representative.

Agenda prepared by Kirsty Tuffin

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This agenda and supporting documents are also available electronically on the West Midlands Fire Service website at www.wmfs.net

Clerk Name:	Tom Embury
Clerk Telephone:	

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Pensions Board

Item 3

29 March 2023 at 13:00 hrs

Conducted at headquarters and digitally via Microsoft Teams

Attendance:

Chair: Alan Tranter – Employee Representative

Employer Representatives:

Julie Felton

Kal Shoker

Kamla Devi-Ahir

Employee Representatives:

Adam Harper

Paul Bennett

Officers and advisors in attendance:

Tom Embury – Deputy Clerk to the Authority

Paul Gwynn – Pensions and Payroll Manager

Kirsty Tuffin – Democratic Services Officer

Ferg Slade – Communications Manager

1. **Apologies**

   Apologies were received from Cllr Miks, Scheme Manager Representative.

2. **Declarations of Interests**

   No declarations of interest were submitted. Members were reminded to complete their declaration of interest forms and submit them to Tom Embury, Deputy Clerk or Kirsty Tuffin, Democratic Services Officer.

3. **Minutes of the Previous Pension Board held on 08 December 2022**

   Resolved:

   1. That the minutes of the Pension Board held on 08 December 2022 be approved as a correct record of proceedings.

4. **Matters Arising**

   There were no matters arising.

5. **Business as Usual Performance Report**

   Paul Gwynn, Pensions and Payroll Manager, presented the Business-as-Usual Performance Report, that outlined the basic demographics, activity levels/performance and the Internal Dispute Resolution Procedure.

Following queries on the time lag for the process of requests from members of the scheme, Paul Gwynn, Pension and Payroll Manager, advised the Board that not all requests would fall therein the 2-month response deadline, as per regulations, so could take longer to process/respond to. System providers would not be implementing relevant changes until revised legislation had been provided. This had been anticipated to be published in October 2023. Paul Gwynn acknowledged the issues faced and advised the team may be required to only provide statutory responses. The Chair of the Board expressed the need to communicate this with Members and the need to have a dedicated page on the WMFS website on pensions. This would be raised with Ferg Slade under agenda item 8.

Following queries around the use of two systems, as per report, that there had been no correlation between the systems and the use of two systems had been deemed as the most cost-effective option. All Membership would be added to the Oracle Fusion system and would go live on 1 May 2023 for all active members and before the 1 August for the remaining members. A trial had been underway of the system, with some of those trialling the system being unable to access the system. The IT team had been working with the system provider, but it was acknowledged the issue had been a national problem. The timescales had been unclear at this stage as it was acknowledged that the trial would need to end, and any issues raised would need to be rectified before the system could be implemented. It was agreed that Kamla Devi-Ahir and Paul Gwynn would discuss the timescales with the responsible officer to agree timescales and approach moving forward. The need to communicate with members was emphasised.

Resolved:
1. That it be agreed that the Business-as-Usual Performance Report be noted.
2. That it be agreed that Kamla Devi-Ahir and Paul Gwynn would discuss the timescales for Oracle with the responsible officer to agree timescales and approach moving forward.

6. Pension Board – Action Plan

Tom Embury, Deputy Clerk, presented the Pension Board – Action Plan that outlined the actions arising from the Pension Regulator Supervisory Report 2020-2021 and actions arising from previous Pension Board meetings.

Tom provided an overview/update on the action plan, as per agenda pack, as follows:

Reference	Update
A1	The Scheme Manager had received LGA training on 27 March 2023. The Pension Board training had been scheduled following the Pension Board meeting on 29 March 2023, as per agenda pack.
A2	Training analysis would be circulated to members following the completion of the LGA training.
B2	Had been delayed due to the delay in the election process. It was agreed that the election process would begin in the second year of the employee representative's tenures, with the three representatives to step down one at a time.
C	Complete.
D1	A Pension Board Update report to be submitted to the Scheme Manager following each Pension Board meeting. To align the

	updates, Pension Board meeting would now be scheduled weeks before the Scheme Manager meetings to ensure updates could be provided.
E1	Would be covered under agenda item 9.
F	Complete.
G	Complete.
H1/H2	Complete
J-M	Aligned to the implementation of Altair.
N1 – N2	Draft KPIs had been agreed by the Scheme Manager on 20 March 2023, with final sign off delegated to the Chair of the Committee. It had been agreed to keep the KPI on payslips until the systems had been implemented adequately.
0	Dates to be amended to May 2023.
P	Further update to be provided once Altair had been implemented, with a further report to the Scheme Manager.
Q2	Feedback was still required form Pension Board Members on the draft strategy.
1	Complete.
3	Part of the communications strategy.
4, 5 & 6	Complete.
8	Paul Gwynn confirmed all data had been amended. Pension Board would be updated if any future issues arise.
9	Complete.
15	A report to the Scheme Manager was taken on 20 March 2023 and had been ongoing.

Resolved:

1. That it be agreed that the Pension Board – Action Plan be approved.
2. That it be agreed that the election process would begin in the second year of the employee representative's tenures, with the three representatives to step down one at a time.

7. Risk Register

Julie Felton, Employer Representative, presented the Risk Register that outlined the key risk areas, categorised and scored against their likelihood to occur and the impact that would have.

The Board were advised that, as previously agreed, the Risk Register had been reviewed and updated on 3 February and 6 March 2023, by Alan Tranter, Julie Felton and Paul Gwynn. Following queries on Risk 1 and if it had still been deemed or could be added to the Business Continuity Plan, Board Members voted as follows to remove the Risk from the Risk Register:

Alan Tranter	For – Remove
Adam Harper	For – Remove
Julie Felton	For – Remove
Paul Bennett	For – Remove
Kal Shoker	Against – Keep

Due to timing and the upcoming training with the Local Government Association (LGA) training, due to take place at 3pm, it was agreed that Julie Felton would circulate the Risk Register for any comments/actions to Board Members following the meeting.

Resolved:
1. That it be agreed that Risk 1 be removed from the Risk Register.
2. That it be agreed that Julie Felton would circulate the Risk Register for any comments/actions to Board Members following the meeting, due to timing.

8. Communications Plan

Ferg Slade, Communications Manager, provided an overview of the draft Communications plan for the Pension Board that outlined a structure approach on communications across all communication platforms.

The Board were advised that the plan would ensure that everyone would follow the same principles/standards and would make it easier for people accessing the communications to raise issues easier. Ferg was keen to provide the Board with support and consistency through an agreed approach.

Following discussions on the lack of information on the WMFS website on Pension Board and lack of information to contact the Pension Board Members, Ferg reassured Members that a page could be added to the WMFS website with information the Board felt relevant and a Q&A section to aide the pressures on the Pension team with the assistance of the Board. Due to capacity within the communications team, it was agreed that Ferg Slade provide the Board Members with a suggested timeline for implantation/development. It was agreed that a further update be brought to the next Pension Board meeting.

Resolved:
1. That it be agreed that the draft communication plan be noted.
2. That it be agreed that that Ferg Slade provide the Board Members with a suggested timeline for implantation/development of a Pension focused paged on WMFS website.
3. That it be agreed that a further update be brought to the next Pension Board meeting.

9. Draft Business Continuity Plan

Resolved:

1. That it be agreed that the draft business continuity plan be deferred to the next meeting, due to timing.

10. Systems/Process Update

Resolved:
1. That it be agreed that the Systems/Process update be deferred to the next meeting, due to timing.

11. Recruitment – Independent Chair Update (Verbal)

Tom Embury, Deputy Clerk to the Authority, provided a verbal update on the recruitment process for the Independent Chair of the Board vacancy held on the Board.

The Board were advised that following no applications being received for the advert of an Independent Chair of Pension Board, the Scheme Manager at its meeting on 20 March 2023, decided to remove the Independent Chair from the Board. They agreed to do a rotational approach between both the employee/employer representatives for a fixed period of time. Employee representatives raised concerns around this approach, and it was agreed that this be reflected within the Pension Board Update report to the Scheme Manager at its next meeting. It was agreed that the representatives would chair meetings for a 6-month period at one time, with Alan Tranter remaining as Chair for the first 6-month period.

Resolved:
1. That it be agreed that the verbal update on recruitment be noted.
2. That it be agreed that the Employee representatives concerns around the removal of the Independent Chair be reflected within the Pension Board Update report to the Scheme Manager at its next meeting.
3. That it be agreed that the representatives would chair meetings for a 6-month period at one time, with Alan Tranter remaining as Chair for the first 6-month period.

12. Pension Board Terms of Reference

Tom Embury provided an overview of the Pension Board Terms of Reference. The Board were advised that following the Scheme Managers decision to remove an Independent Chair, all reference in the Terms of Reference would be removed. Following discussion on the wording of representatives on the Board, it was agreed that the wording would be reworded to be clearer. It was agreed that the revised document would be circulated to Board Members for any further comments.

Resolved:
1. That it be agreed that the representatives on the Board section be reworded to be clearer.
2. That it be agreed that the revised document would be circulated to Board Members for any further comments.

13. Pension Board Work Programme 2022-2023

Tom Embury provided an overview of the Pension Board Work Programme for 2022-2023 that outlined the proposed agenda items for upcoming meetings. The Board were advised that the annual report of the Pension Board would be brought to the July meeting for consideration before its submission to the Audit and Risk Committee.

Resolved:
1. That the Pension Board Work Programme for 2022-2023 be approved.

14. Update on Topical, Legal and Regulatory Issues (Verbal Report)

There were no updates on Topical, Legal and Regulatory Issues.

15. Home Office Consultation – Pension Scheme Regulations

Resolved:

1. That it be agreed that Kirsty Tuffin would re-circulate details of the consultation to Board Members via email, for consideration.

16. Fire and Police Pension Data Conference

Resolved:

1. That it be agreed that Kirsty Tuffin would re-circulate details of the conference to Board Members via email for consideration.

17. Date of the next meeting

Resolved:

1. That it be agreed that Members would confirm availability for 4 July 2023, via email.

The Board meeting adjourned for a comfort break at 3pm.

The Board reconvened at 3:15pm.

18. Training

Members of the Board received training provided by a LGA representative. It was agreed that Kirsty Tuffin would share the slides used to Board Members following the training.

Resolved:

1. That it be agreed that the training provided by the LGA be noted.
2. That it be agreed that Kirsty Tuffin would share the slides used to Board Members following the training.

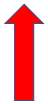
The Pension Board meeting ended at 16:44hrs.

West Midlands Fire Service Pension Board Risk Register

Last updated on 6th March 2023

Next review due: 18th April 2023. 6 weekly review of 'red' risks. Review did not go ahead as Risk Register not covered in Pension Board meeting on 29th March. Approach agreed with both Alan Tranter and Paul Gwynn with current version shared with Board members on 18th April for comment and return by 29th May in readiness for review of 'red' risks meeting scheduled for 30th May 2023.
Next review due: 30th May 2023. 6 weekly review of 'red' risks
Reviewed: 30th May 2023. 6 weekly review of 'red' risks
Next review date: 11th July 2023. 6 monthly review to include 'red' risks

Risk Area - OPERATIONS	Likelihood	Impact	Score	Change from previous review	Control	Owner	Assigned to	Test/Review	Mitigation	Comments
1.Operational disaster (i.e. flood/fire)	1	4	4	⟷	Pension records stored electonically/via a server and not yet on the cloud. Data backed up regularly	Pension Provider (may be Scheme Manager)	Pensions Manager	Annual		2/2/2023. For Pension Board consideration/discussion:- Recommendation for risk to be included in bespoke Pensions BCP as suggested by The Pension Regulator (TPR) and agreed by Pensions Board at meeting on 8th December 2022, **or,** as risk is specifically around 'flood/fire' and paper records are no longer held - is this still considered a risk? P. Bd 29/3/2023. Minutes refer. Employee Rep return dated 5.5.2023 - agree with recommendation.
2. Member data incomplete or inaccurate	3	3	9	⟷	Annual reconciliation of member data to ensure accuracy and resolve any gaps	Scheme Manager	Pensions Manager	Annual	Data to be checked as part of the annual ToR return. Results will be reported to the Pension Board	02/02/2023. Part of The Pension Regulator 6 Key Processes and to remain in register. Employee Rep return dated 5.5.2023 - agree with recommendation.
					Address data cleanse completed annually	Pension Provider	Pensions Manager	Annual	Incorrect addresses investigated using a tracing agency	
					Robust payroll processes in place	Scheme Manager	Pensions Manager	Annual	To ensure accuracy of data sent to pension section	
3a. Administration Failure/Mal-administration	3	2	6	⟷	All staff in Payroll and Pensions section are managed through organisational policies and process	Scheme Manager	Pensions Manager	Quarterly	Internal procedures are reviewed and audited annually as part of the normal audit cycle.	
3b.					Authority levels, financial controls and process within Oracle Fusion.	Scheme Manager/Provider		Annual	Forms part of the annual review of the Pay Policy statement.	2/2/2023. For Pension Board consideration:- Recommendation that when the Audit Report is completed, it comes to the attention of Pension Board via the Pension Manager update. Employee Rep return dated 5.5.2023 - agree with recommendation.
3c.					Review audit reports	Scheme Manager	Pensions Manager	Annual	Normal monthly payroll processing arrangements cover this issue.	
4. Computer system failure at pay date	1	4	4	⟷	Pay the previous month pension from the file with adjustments for death or part period payments. If notification that system will not be available or when upgrade is going through at compliance date. Trial pay run can be used as 'actual' if testing fails	Scheme Manager	Pensions Manager	Annual	Covered within the services Business Continuity Plan	2/2/2023. For Pension Board consideration:- Should this risk be included in the bespoke Pensions BCP as suggested by TPR and agreed by Pension Board at meeting on 8th December 2022. Employee Rep return dated 5.5.2023 - if this item is to remain mention should also be made of issues that may be experienced due to the system and wider I.T not being available due to hacking/malware of the I.T infrastructure.
5. Failure to process BACS	2	4	8	⟷	Internal process for ensuring that BACS has been sent.	Pension Provider	Pensions Manager	Annual	Controlled by the normal processing procedures and reviewed annually by Internal Audit	2/2/2023. For Pension Board consideration:- Recomendation to remove risk. Process now completed in-house with no reliance on third party. Employee Rep return dated 5.5.2023 - agree with recommendation.
6. Payment made to ineligible pensioner	3	3	9	↑	Annual certificate of identity process in place.	Pension Provider	Pensions Manager	Annual	Risk has been raised with SET Finance and Resources and new procedure to be implemented from October 2021	2/2/2023 and 6/3/2023. For Pension Board consideration:- Recommendation to reduce risk due to work that has taken place, **or** change risk score to - Liklihood 1 Impact 3. Employee Rep return dated 5.5.2023 - agree with recommendation.
7. Fraud in Payroll office.	1	2	2	↓	Reconciliation with report from payroll system and excel spreadsheet balance each month	Strategic Enabler - Resources	Pensions Manager	Annual	Part of the services Financial controls. Subject to annual review by Internal Audit.	2/2/2023. For Pension Board consideration:- Recommendation to remove risk further to control inlcuded in risk 3. Employee Rep return dated 5.5.2023 - agree with recommendation.
8. Insufficient resource to enable function to meet requirements of Pension Regulator	2	2	4	⟷	Structure and staffing of function under review	Strategic Enabler - Resources	Pensions Manager	As and when regulator requirements change	Issues reviewed by SET Finance and Resources as part of monthly meeting with Payroll and Pensions Manager and internal KPI's	2/2/2023. For Pension Board consideration:- Recruitment has taken place, which reduces liklihood. Recommendation to reduce risk score to - Liklihood 1 Impact 2/3. Employee Rep return dated 5.5.2023 - Is this reduction appropriate with Paul Gwyns's appointment as UNISON rep and subsequent reduction in time spent within the department.
9. Failure to produce Annual Benefit Statement	1	3	3	⟷	Report to TPR. Keep scheme members and pension board informed of issue.	Scheme Manager	Pensions Manager	May - annually	Progress reported by Payroll and Pensions Manager to Employer Rep and monitored by board at regular intervals as agreed at first meeting of each year.	2/2/2023. Online delivery via Portal awaited. 'Go Live' via Member Self Serve with provider agreed as 1/3/2023. Employee Rep return dated 5.5.2023 - agree with recommendation
11. Application of remedy (McLoud)	4	4	16	↑	Data, Governance, People and Systems	Scheme Manager	Pensions Manager	Ongoing	Ensure requisite numbers of skilled staff are available and that IT systems have been updated.	2/2/2023 and 6/3/2023. For Pension Board consideration:- risk score to remain same until complete. Those impacted historically have been managed, with application of McLoud Business as Usual. Employee Rep return dated 5.5.2023 - agree with recommendation
14. Costs incurred due to failure to apply scheme/tax rules correctly or in a timely manner	1	3	3	⟷	Keep up to date with changes. Attend regional meetings. Subscribe to knowledge hub. Subscribe to HMRC penison tax updates. pension board involvement. Access professional advice before proceeding.	Strategic Enabler - Resources (151 Officer)	Pensions Manager		Annual Audit	02/02/2023. Risk remains as is until there are no longer any members in the 1992 Firefighters Pension Scheme. Employee Rep return dated 5.5.2023 - agree with recommendation
17. Failure to manage FPS fund correctly i.e. injury pension accounting	1	2	2	⟷	Training – Guidance Fire Finance network links	Strategic Enabler - Resources (151 Officer)	Finance		Annual Audit	02/02/2023. For Pension Board consideration:- Recommendation to increase risk score to - Liklihood 3 Impact 3. This is due to the recruitment of a Senior Accountant and retirement of the 51 Officer at end of March 2023. Changes in personnel and responsibilities to be considered. Structural review to support succession planning being discussed. KPI's to be implemented, picking up disclosure regulations. Employee Rep return dated 5.5.2023 - agree with recommendation

18. Failure to interpret rules or legislation correctly	**3**	**2**	**6**		Central LGA resource and regional / national groups to assist with interpretation of rules and possible provision of legal opinion where this has been sought – with the caveat that each FRA should take own legal advice. Technical team of pension provider. Access to knowledge hub and HMRC pension tax updates. Training. Access professional legal/tax advice where necessary.	Scheme Manager			Monthly management meeting between Payroll and Pensions Manager and Head of Human Resources. Annual Audit	2/2/2023 and 6/3/2023. No further legislation released. October 2023 release should confirm what is already known. Central resource (Clare Hey) at LGA leaving. Employee Rep return dated 5.5.2023 - agree with recommendation
19. Failure to comply with disclosure requirements or communicate with staff	**3**	**2**	**6**		Internal Dispute Resolution Procedure (IDRP) Communications with staff Annual Benefit Statements (ABS) HR processes in place for auto-enrolment and annual pension band changes mail merges	Scheme Manager	Pensions Manager		Reports to Pension Board. Risk	2/2/2023 and 6/3/2023. For Pension Board consideration:- Recommendation to reduce risk score on adoption of KPI's and data behind these. Employee Rep return dated 5.5.2023 - agree with recommendation
20. Pension Board Resourcing/Succession Planning. Added 14/3/2022	**4**	**3**	**12**		Discussion point at meeting on 28th March 2022. Employer (WBS) and employee (ER) positions to be filled.	Clerk to the Authority	Chair	As and when identified		2/2/2023 and 6/3/2023. Pension Board Ballot 2 for employee rep commenced 30/1/2023 closing at 17:00 hours 22nd February 2023. Paper to be presented to Scheme Manager to re-apppoint Alan Tranter and Adam Harper for a further 3 year term. Chair position remains vacant. 30.5.2023 Employee Rep return dated 5.5.2023 - agree with recommendation
21. Application of remedy (O'Brien). Added 14/3/2022	**4**	**2**	**8**		Discussion point at meeting on 28th March 2022	Scheme Manager	Pensions Manager	Ongoing	Ensure requisite numbers of skilled staff are available and that IT systems have been updated.	2/2/2023 and 6/3/2023. No change due to waiting further instruction, which is not expected until at least October 2023.

Legend

Risk Score 1 - 4
Risk Score 5 - 9
Risk Score 10 -16

No change in risk from last review
Increase in risk from last review
Decrease in risk from last review

Items for discussion from review meeting: Bespoke BCP? Content more focussed than generic plan. Recommended but is this necessary?

WMFPS Pension Board – Action Plan

Completed	Recently Updated	Missed completion date

Ref	Date	Subject	Action	Responsible	Completion date / Suggested timeframe	Status [Ongoing / Completed]
Actions arising from The Pensions Regulator Supervisory Report 2020/21 on the West Midlands Firefighter Pension Scheme						
A1	11/11	Skills and Training	Pension Board (PB) and Scheme Manager (SM) to undertake Training Needs Analysis to set a baseline for development of future training plans. Previous templates exist that can be used.	Pension Board Chair and Scheme Manager	Undertaken by **March 2023**	TNAs completed as of May 2023
A2	11/11	Pension Board Training and skills	PB to formalise their training plan, to be reviewed at least yearly, which will cover emerging themes, such as cyber security. This will be published on a joint Pension Board filing system/Teams site (see Recommendation D1) to ensure all PB member can review as required and bring forward suggestions for training and development.	Pension Board Chair	~~Implemented by end **March 2023**~~ Implemented by **July 2023**	Training delivered to both PB and SM. Training Plan to be agreed at **July Pension** Board
B1	11/11	Pension Board Succession	Clerk and PSS to develop a succession plan for both Scheme Member and Employer representatives, including undertaking a revision of role descriptions. This will include a proposal for hand-over between departing representatives and their replacements.	Clerk and PSS supported by Pension Board	Implemented by March 2023	Ongoing
B2	11/11	Pension Board Succession	PB and SM to review Terms of Reference with regards to representative tenures to ensure these are staggered and include a suitable handover period.	Pension Board Chair and Scheme Manager	~~Implemented by February 2023~~ Implemented by July 2023	Revised Terms of Reference drafted - to be agreed by Scheme Manager at July meeting

C	11/11	Pension Board Composition	Review appointment/election communications for Pension Board representatives to ensure they encourage diversity amongst the Pension Board membership and encourage the widest possible number and range of candidates to apply. TPR Equality, Diversity and Inclusion guidance to be utilised.	PSS/Pension Board/Portfolio Team	Implemented by January 2023	Completed – Election communications sent
D1	11/11	Pension Board Information Sharing	Review communications to Pensions Board and Scheme manager and ensure updates are provided when required.	Portfolio and Pensions Administration Teams	Implemented by **March 2023**	Complete
D2	11/11	Pension Board Information Sharing	Pension Board members to review information sharing arrangements and PB representatives' views on information sharing, knowledge and skills, with input from Scheme Manager.	Pension Board and Scheme Manager		Completed
E1	11/11	Business Continuity Planning	Pensions Board to receive a report on current BCP arrangements and testing and review their effectiveness with a view to making recommendations to Scheme Manager on whether a bespoke BCP outside existing WMFS arrangements is necessary.	Pensions Board Chair and Pensions Manager	To be approved in **July** 2023.	Ongoing –Draft Pension Board BCP developed. Will be approved in July 2023 after being deferred at March PB (see item 7 below)
E2	11/11	Business Continuity Planning	Pension Administration Team to develop and share with the Scheme Manager and Pension Board a set of procedural notes for key pensions administration tasks. Content may be impacted by implementation of remedy.	Pensions Administration Team	Update to March 2023 Audit and Risk Committee Meeting – subject to Remedy roll out.	Ongoing
F	11/11	Information Sharing between SM, PB and Pension Administration Team	Written (rather than verbal) reports to be provided by the Pension Team on key issues to both the Pension Board and Scheme Manager as a standing item for all meetings.	Pensions Administration Team	To begin from March 2023 Audit and Risk Committee	Completed

G	11/11	Conflicts of Interest	Conflict of Interest Register, based on the TPR template, to be created and stored on system where all PB members have access. Will be a standing item for all PB meetings. This document to be shared with The Pension Regulator.	Portfolio Team and Pensions Board	To begin from implementation of new system as of February 2023	Completed
H1	11/11	Risk Management	PB Risk Register Sub Group to consider TPR recommended changes or improvement in formatting of the Risk Register: • utilising a cover sheet to provide a snapshot of the current risks, helping to clearly identify the current major risk(s) to the Scheme. The Scheme may wish to identify emerging risks in this location as well. • ensuring all risks have mitigating actions and owners • documenting closed risks Incorporate relevant WMFS Corporate Risks within the PB Risk Register, to include Cyber Security (CR 7.3).	Pensions Board RR sub group	Completed by January 2023	Complete – PB agreed to maintain current RR approach.
H2	11/11	Risk Management	PB Risk Register to be incorporated into Audit and Risk Committee risk updates.	Scheme Manager	To begin from March 2023 A&R Meeting	Completed
I	11/11	Digitisation of records	All records to be digitised and accessible to support data collection.	Pensions Manager supported by Data and Governance Team	Completed	Completed
J	11/11	Data Improvement policy	Pensions Team to work with Data and Governance team on ensuring a Data Improvement Policy is in place for Pensions Data, either drawing on existing policy or developing a new policy if required. To be taken forward following roll out of ALTAIR update.	Pensions Administration Team & Data and Governance Team	Completed following implementation of new Altair system March 2023	Ongoing

K	11/11	Data Improvement Plan	Pensions Team, drawing on the Annual Data Review (Action L) to develop a Data Improvement Plan for any areas where data scores are not complete. This to be reported to both Scheme Manager and Pension Board, and shared with TPR. To be taken forward following roll out of ALTAIR update.	Pensions Administration Team	Following completion of Annual Data Review	Ongoing
L	11/11	Annual data review	Pensions Team to undertake a pension data review, to assess the accuracy and completeness of member data, to be reported to the Pension Board and Scheme Manager.	Pensions Administration Team	Completed by **June 2023**	Ongoing – date reviewed
M	11/11	Recording data scores	Pensions administration team to record common and scheme specific data scores gathered as part of the Annual Data review (Action L) in Exchange as part of annual return to The Pension Regulator.	Pensions Administration Team	Completed by **June 2023**	Ongoing – date reviewed
N1	11/11	Review of KPIs	Scheme Manager to inform Pensions Board which KPIs it wishes to have developed and to receive regular updates on. PB to develop and agree with Pensions Team, and utilise a traffic light system (RAG).	Scheme Manager, Pensions Board Chair and Pensions Administration Team	Completed by March 2023	Completed
N2	11/11	Supporting narrative to KPs	All Key Performance Indicators (provided with RAG rating) to be accompanied by appropriately detailed written narrative (which may be provided alongside a verbal update). This narrative to be provided to both the Scheme Manager and the Pension Board	Pensions Administration Team	Completed by **June 2023**	Ongoing – KPIs agreed by Scheme Manager – Pension Admin Team will now implement

O	11/11	Documentation of Data validation procedures	Implementation of ORACLE upgrade is intended to allow Scheme Members to update their own contact details. All members to be contacted by post to inform them of new system, with further investigation of failed deliveries. Update to be given on time frames for the new system / implementation to PB in December by Pension Team.	Pensions Administration Team	Update in December 2022, Trial of ORACLE started in **February 2023**	Delayed – Trial with initial group of pensioners failed - issue with ORACLE for resolution. Timescale for implementation not yet clear.
P	11/11	Pension Process Automation	Pensions Team to provide a report to the Scheme Manager on automation and systems improvements achieved by implementation of ALTAIR and ORACLE systems system once in place.	Pensions administration team	Completed by **June** 2023	Report to Scheme Manager in **July 2023**
Q1	11/11	Administrative Task Timescales	Pensions Team to provide a report to the Scheme Manager setting out the expected task timescales (e.g., responses to queries), which will also be shared with Pension Board.	Pensions administration team	Completed by March 2023	Ongoing
Q2	11/11	Firefighter Pensions SAB Pensions Administration Strategy	Pensions Board to utilise FPS Administration, Management, and Governance Strategy template to create single documentation of roles and services standards. Document to be agreed by Scheme Manager and published on the WMFRA CMIS site.	Scheme Manager, Pension Board, Pension Team, Portfolio Team	~~Completed by March 2023~~ Completed by July 2023	Ongoing – second draft shared with PB for comment, to be agreed at **July 2023**
Actions arising from previous Pension Board meetings						
1	08/12	Altair timescales	Update to be given on time frames for the Altair new system / implementation and elements around data once available.	Pensions Manager	Completed by March 2023	Update to July PB expected
2	08/12	Members opt-out	A report is to be submitted to Audit and Risk Committee that included information circulated to employees to encourage them to remain in the scheme and what actions could be taken to keep them well informed before they decided to opt-out of their pension scheme.	Deputy Clerk / Pensions Manager	Completed by March 2023	Ongoing

3	08/12	Business Cont. Plan	A separate plan on Pension board be drafted.	Deputy Clerk/ Pensions Manager	Completed by **July** 2023	Deferred at March 2023 Meeting
4	08/12	Actively updating data records	Pensions Manager to go back to all relevant individuals to ask them to update their records, with assistance from Julie Felton, to actively promote them to update their records.	Pensions Manager/ Admin Manager	Completed by March 2023	Ongoing
5	08/12	External communications strategy	Develop external communications with the Communications Manager and circulate to the Board.	Deputy Clerk/ Senior Communications Manager	Competed by February 2023	Completed – reported to PB in March 2023
6	08/12	Regulators Code of Practice	Board to familiarise themselves with the revised Regulators Code of Practice.	Pension Board	Completed by March 2023 Board Meeting	Completed – link to code of practice shared.
7	08/12	Training analysis	PSS/Deputy Clerk to develop the training analysis for Board Members.	Deputy Clerk/PSS	Completed by March 2023	Completed
8	29/03	Oracle ownership	Pensions Manager and PSS to speak with the relevant officer responsible for the ownership of the Oracle system.	Pensions Manager/PSS	Completed by July 2023	Ongoing - PB updated via email.
9	29/03	Risk Register – Removal of Risk	Remove risk 1 – Operational disaster	Admin Manager	Completed by July 2023	Ongoing – to be updated for the next PB in July 2023.
10	29/03	Risk Register	Admin Manager to circulate the Risk Register for Pension Board feedback.	Admin Manager	Completed by April 2023	Circulated and feedback from only two members received
11	29/03	External Communications	Senior Communications Manager to provide potential time scales for a dedicated Pensions section on wmfs site, including the development of relevant FAQ's, with the assistance of the Pension Board. To be added to the next Pension Board agenda.	Senior Communications Manager/ Deputy Clerk	Complete by July 2023	Draft content for page agreed – awaiting changes to P&P email/phone system to implement

12	29/03	Business Continuity Plan	Deferred to the next Pension Board for approval/discussion.	Democratic Services Officer	Complete by July 2023	Ongoing – to be added to the next PB agenda in July 2023.
13	29/03	Chair of the Pension Board	That the Employee representatives' views on the removal of the Independent Chair be included in the Pension Board update to A&R Committee. 6 monthly rotations between the Employee/Employer representatives to Chair the Board, with Alan Tranter to remain as Chair for the next 6 months.	Deputy Clerk	Completed by June 2023	Ongoing – to be reported to A&R in June 2023
14	29/03	PB Terms of Reference	PB Terms of Reference to be circulated to PB for comments with the following amendments: - 6 monthly rotations for Chairing the Board - Wording amended on the membership (retired/active Members)	Deputy Clerk	Completed by **June 2023**	Draft circulated and now ready to go to SM for approval in June 2023.
15	29/03	Outstanding items	Democratic Services Officer to circulate all information on the following, for Boards feedback/decision: - Home Office Consultation – Pension Scheme Regulations - Fire and Police Pension Data Conference - Date of the next meeting	Democratic Services Officer	Completed by April 2023	Completed.

Last update: 06/06/2023

WEST MIDLANDS FIRE AND RESCUE AUTHORITY

PENSION BOARD

4 JULY 2023

PENSION SECTION SUPPORTING INFORMATION

1. WEST MIDLANDS FIRE SERVICE FIREFIGHTERS' PENSION SCHEMES MEMBERSHIP AS AT 31st May 2023

Active Firefighters	1,388
2015 scheme members	1,216
Non-members	172 (12.4%)
Pensioners	2,281
Dependants	431

2. Key Performance Indicators – Quarter ending 31st May 2023

2.1 Estimate requests

Received during period	36
Responded to during period	14
Average response time	31 days
Cases outside target	3
Performance	78.6%

2.2 Divorce proceedings

Received during period	1
Responded to during period	1
Average response time	35 days
Cases outside target	0
Performance	100%

2.3 Basic Scheme Information

Received during period	71
Responded to during period	49
Average response time	3.5 days
Cases outside target	0
Performance	100%

2.4 Transfers – Inter-brigade

Received during period	7
Responded to during period	0

2.5 Transfers - Other

Received during period	11
Responded to during period	1
Average response time	32 days
Cases outside target	0
Performance	100%

3. INTERNAL DISPUTE RESOLUTION PROCEDURE (IDRP)

No cases entered the IDRP process during the reporting quarter.

4. SYSTEMS UPDATE

4.1 ALTAIR Member Self-service

Access to ALTAIR Member self-service was rolled out to active scheme members from 22nd May 2023. The roll out generated a number of enquiries from members and these are currently being resolved by the team.

The current level of access enables members to view the data held about them and update it as needed. It will also allow them to view their Annual Benefit Statements online.

At this point the benefit estimate tool is only useable by members who are not subject to remedy.

4.2 ORACLE Fusion

The trial proved to be successful and we have a number of pensioners who can access their payslips online. Rolling this option out to the remaining pensioners however will have a financial cost. The exact cost is currently unconfirmed.

ORACLE have indicated that the same result could be achieved if we configure the system in a different way. This

would require us to set up all of our current pensioners on the system from scratch again and rebuild our payroll environment. There will be a cost associated with this work and also a risk regarding reporting to HMRC. To minimise the risk and to build in enough time to undertake the rebuild any changes will not take place before 31st March 2024.

Paul Gwynn
Payroll and Pensions Manager

Ref. AU/PB/2023/Jul/12106231

WEST MIDLANDS FIRE SERVICE

Item 9

FIRE FIGHTERSPENSION FUND

Reporting Breaches Procedure

MARCH 2017

1. Introduction

1.1 This document sets out the procedures to be followed by certain persons involved with the West Midlands Fire Service (WMFS) Fire Fighters Pension Fund, managed and administered by WMFS, in relation to reporting breaches of the law to the Pensions Regulator.

1.2 Breaches can occur in relation to a wide variety of the tasks normally associated with the administrative function of a scheme such as keeping records, internal controls, calculating benefits and making investment or investment-related decisions.

1.3 This Procedure document applies, in the main, to:

- all members of the WMFS Pension Board;
- all officers involved in the management of the scheme such as: Audit Committee as Scheme Manager of the Pension Fund, members of the Finance Team and Pensions Administration Team, and the Strategic enabler for Resources (Section 151Officer and Deputy);
- any professional advisers including auditors, actuaries, legal advisers and fund managers; and
- officers of employers participating in the WMFS Fire Fighters Pension Fund who are responsible for Fire Fighters Pension n Scheme matters.

2. Requirements

2.1 This section clarifies the full extent of the legal requirements and to whom they apply.

2.2 **Pensions Act 2004**

Section 70 of the Pensions Act 2004 (the Act) imposes a requirement on the following persons:

- a trustee or manager of an occupational or personal pension scheme;
- a member of the pension board of a public service pension scheme;
- a person who is otherwise involved in the administration of such a scheme an occupational or personal pension scheme;
- the employer in relation to an occupational pension scheme;
- a professional adviser in relation to such a scheme; and
- a person who is otherwise involved in advising the trustees or managers of an occupational or personal pension scheme in relation to the scheme, to report a matter to The Pensions Regulator as soon as is reasonably practicable where that person has reasonable cause to believe that:

  (a) a legal duty relating to the administration of the scheme has not been or is not being complied with, and

(b) the failure to comply is likely to be of material significance to The Pensions Regulator.

The Act states that a person can be subject to a civil penalty if he or she fails to comply with this requirement without a reasonable excuse. The duty to report breaches under the Act overrides any other duties the individuals listed above may have. However the duty to report does not override 'legal privilege'. This means that, generally, communications between a professional legal adviser and their client, or a person representing their client, in connection with legal advice being given to the client, do not have to be disclosed.

2.3 **The Pension Regulator's Code of Practice**

Practical guidance in relation to this legal requirement is included in The Pension Regulator's Code of Practice including in the following areas:

- implementing adequate procedures.
- judging whether a breach must be reported.
- submitting a report to The Pensions Regulator.
- whistleblowing protection and confidentiality.

2.4 **Application to the WMFS Fire Fighters Pension Fund**

This procedure has been developed to reflect the guidance contained in The Pension Regulator's Code of Practice in relation to the WMFS Fire Fighters Pension Fund and this document sets out how the Board will strive to achieve best practice through use of a formal reporting breaches procedure.

3 The WMFS Fire Fighters Pension Fund Reporting Breaches Procedure

The following procedure details how individuals responsible for reporting and whistleblowing can identify, assess and report (or record if not reported) a breach of law relating to the WMFS Fire Fighters Pension Fund. It aims to ensure individuals responsible are able to meet their legal obligations, avoid placing any reliance on others to report. The procedure will also assist in providing an early warning of possible malpractice and reduce risk.

3.1 **Clarification of the law**

Individuals may need to refer to regulations and guidance when considering whether or not to report a possible breach. Some of the key provisions are shown below:

- Section 70(1) and 70(2) of the Pensions Act 2004: www.legislation.gov.uk/ukpga/2004/35/contents •

Employment Rights Act 1996: www.legislation.gov.uk/ukpga/1996/18/contents

- Occupational and Personal Pension Schemes (Disclosure of

Information) Regulations 2013 (Disclosure Regulations): www.legislation.gov.uk/uksi/2013/2734/contents/made

- Public Service Pension Schemes Act 2013: www.legislation.gov.uk/ukpga/2013/25/contents
- Fire Fighter Pension Regulations 1991, 2006, (INcude links)
- The Pensions Regulator's Code of Practice: http://www.thepensionsregulator.gov.uk/codes/code-governance-administration-publicservice-pension-schemes.aspx
  In particular, individuals should refer to the section on 'Reporting breaches of the law', and for information about reporting late payments of employee or employer contributions, the section of the code on 'Maintaining contributions'.

Further guidance and assistance can be provided by the Head of Finance Governance & Assurance (s151 Officer) and Monitoring Officer, provided that requesting this assistance will not result in alerting those responsible for any serious offence (where the breach is in relation to such an offence).

3.2 **Clarification when a breach is suspected**

Individuals need to have reasonable cause to believe that a breach has occurred, not just a suspicion. Where a breach is suspected the individual should carry out further checks to confirm the breach has occurred. Where the individual does not know the facts or events, it will usually be appropriate to check with the Strategicu Enabler for Resources as 151 Officer or the Deputy 151 Officer, the Monitoring Officer, a member if the Pension Board or others who are able to explain what has happened. However, there are some instances where it would not be appropriate to make further checks, for example, if the individual has become aware of theft, suspected fraud or another serious offence and they are also aware that by making further checks there is a risk of either alerting those involved or hampering the actions of the police or a regulatory authority. In these cases The Pensions Regulator should be contacted without delay.

3.3 **Determining whether the breach is likely to be of material significance**

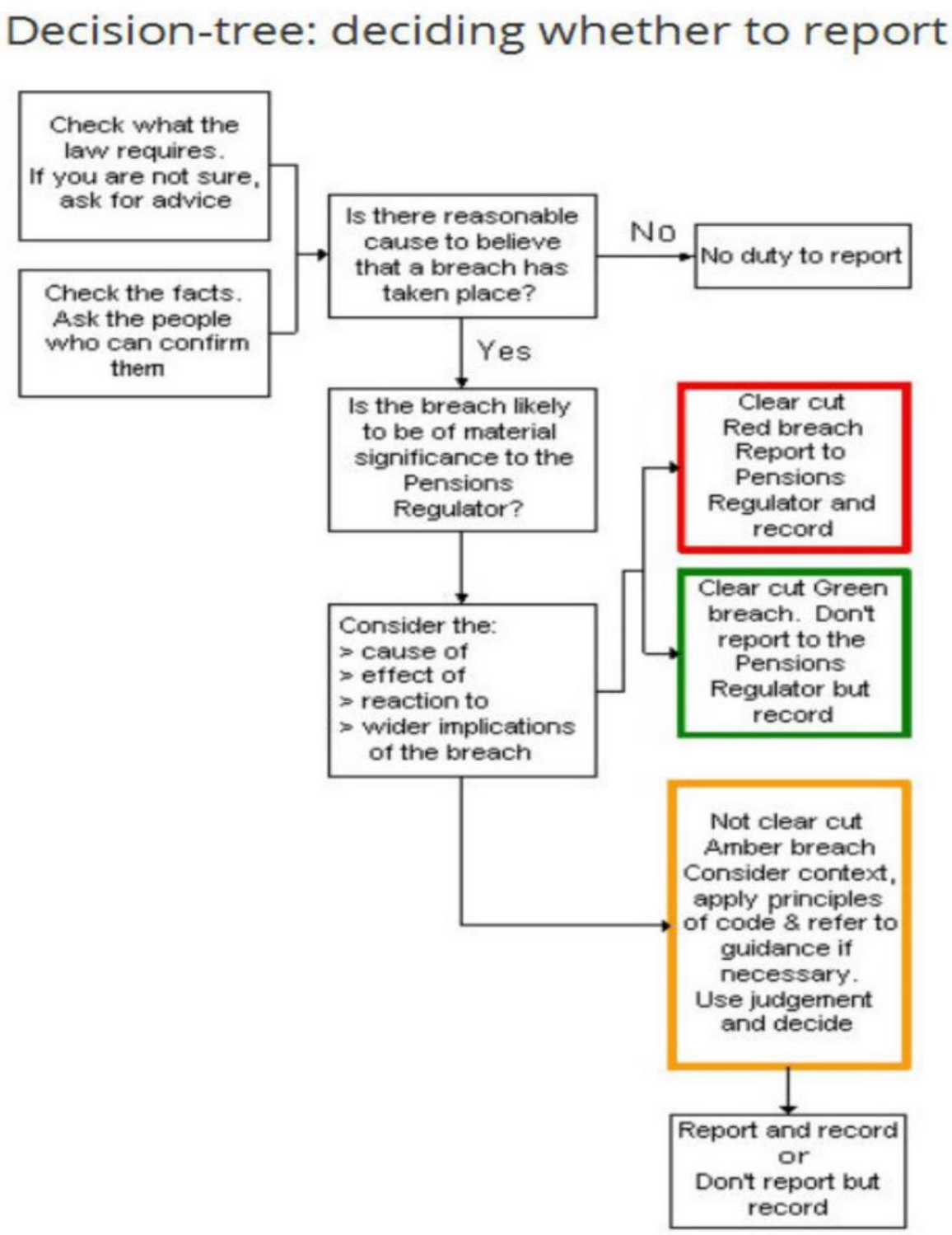
To decide whether a breach is likely to be of material significance an individual should consider the following, both separately and collectively:

- cause of the breach (what made it happen);
- effect of the breach (the consequence(s) of the breach);
- reaction to the breach; and • wider implications of the breach.

Further details on the above four considerations are provided in Appendix A to this procedure.

The individual should use the traffic light framework described in Appendix B to help assess the material significance of each breach and to formally support and document their decision.

3.4 A decision tree is provided below to show the process for deciding whether or not a breach has taken place and whether it is materially significant and therefore requires to be reported.



3.5 **Referral to a level of seniority for a decision to be made on whether to report**

WMFS has a designated Monitoring Officer to ensure the Fire Authority and Service acts and operates within the law. They are considered to have appropriate experience to help investigate whether there is reasonable cause to believe a breach has occurred, to check the law and facts of the case, to

maintain records of all breaches and to assist in any reporting to The Pensions Regulator, where appropriate. If breaches relate to late or incorrect payment of contributions or pension benefits, the matter should be highlighted to the Strategic Enabler for Resources and 151 Officer at the earliest opportunity to ensure the matter is resolved as a matter of urgency. Individuals must bear in mind, however, that the involvement of the Monitoring Officer is to help clarify the potential reporter's thought process and to ensure this procedure is followed. The reporter remains responsible for the final decision as to whether a matter should be reported to The Pensions Regulator.

The matter should not be referred to any of these officers if doing so will alert any person responsible for a possible serious offence to the investigation (as highlighted in section 2). If that is the case, the individual should report the matter to The Pensions Regulator setting out the reasons for reporting, including any uncertainty – a telephone call to the Regulator before the submission may be appropriate, particularly in more serious breaches.

3.6 **Dealing with complex cases**

The Strategic Enabler Resourcing and 151 Officer or Monitoring Officer may be able to provide guidance on particularly complex cases. Information may also be available from national resources such as the Scheme Advisory Board. If timescales allow, legal advice or other professional advice can be sought and the case can be discussed at the next Board meeting.

3.7. **Timescales for reporting**

The Pensions Act and Pension Regulators Code require that if an individual decides to report a breach, the report must be made in writing as soon as reasonably practicable. Individuals should not rely on waiting for others to report and nor is it necessary for a reporter to gather all the evidence which The Pensions Regulator may require before taking action. A delay in reporting may exacerbate or increase the risk of the breach. The time taken to reach the judgements on “reasonable cause to believe” and on “material significance” should be consistent with the speed implied by ‘as soon as reasonably practicable’. In particular, the time taken should reflect the seriousness of the suspected breach.

3.8 **Early identification of very serious breaches**

In cases of immediate risk to the scheme, for instance, where there is any indication of dishonesty, The Pensions Regulator does not expect reporters to seek an explanation or to assess the effectiveness of proposed remedies. They should only make such immediate checks as are necessary. The more serious the potential breach and its consequences, the more urgently reporters should make these necessary checks. In cases of potential dishonesty the reporter should avoid, where possible, checks which might alert those implicated. In serious cases, reporters should use the quickest means possible to alert The Pensions Regulator to the breach.

3.9 **Recording all breaches even if they are not reported**

The record of past breaches may be relevant in deciding whether to report a breach (for example it may reveal a systemic issue). WMFS will maintain a record of all breaches identified by individuals and reporters should therefore provide copies of reports to the Strategic Enabler Resources and 151 Officer. Records of unreported breaches should also be provided as soon as reasonably practicable and certainly no later than within 20 working days of the decision made not to report. These will be recorded alongside all reported breaches. The record of all breaches (reported or otherwise) will be included in the quarterly Monitoring Report at each Pension Committee, and this will also be shared with the Pension Board.

3.10 **Reporting a breach**

Reports must be submitted in writing via The Pensions Regulator's online system at www.tpr.gov.uk/exchange, or by post, email or fax, and should be marked urgent if appropriate. If necessary, a written report can be preceded by a telephone call. Reporters should ensure they receive an acknowledgement for any report they send to The Pensions Regulator. The Pensions Regulator will acknowledge receipt of all reports within five working days and may contact reporters to request further information. Reporters will not usually be informed of any actions taken by The Pensions Regulator due to restrictions on the disclosure of information.

As a minimum, individuals reporting should provide:

- full scheme name (WMFS Fire Fighters Pension Fund);
- description of breach(es);
- any relevant dates;
- name, position and contact details;
- role in connection to the scheme; and
- employer name or name of scheme manager (the latter is West Midlands Fire and Rescue Authority - Audit Committee).

If possible, reporters should also indicate:

- the reason why the breach is thought to be of material significance to The Pensions Regulator;
- scheme address (provided at the end of this procedures document);
- scheme manager contact details (provided at the end of this procedures document);
- pension scheme registry number (xxxxxxx); and include
- whether the breach has been reported before.

The reporter should provide further information or reports of further breaches if this may help The Pensions Regulator in the exercise of its functions. The Pensions Regulator may make contact to request further information.

3.11 **Confidentiality**

If requested, The Pensions Regulator will do its best to protect a reporter's identity and will not disclose information except where it is lawfully required to do so. If an individual's employer decides not to report and the individual employed by them disagrees with this and decides to report a breach themselves, they may have protection under the Employment Rights Act 1996 if they make an individual report in good faith.

3.12 **Reporting to Pensions Committee and Pension Board**

A report will be presented to the Pensions Committee and the Pension Board on a quarterly basis setting out:

- all breaches, including those reported to The Pensions Regulator and those unreported, with the associated dates;
- in relation to each breach, details of what action was taken and the result of any action (where not confidential);
- any future actions for the prevention of the breach in question being repeated; and
- highlighting new breaches which have arisen in the last year/since the previous meeting.

This information will also be provided upon request by any other individual or organisation (excluding sensitive/confidential cases or ongoing cases where discussion may influence the proceedings). An example of the information to be included in the quarterly reports is provided in Appendix C to this procedure.

3.13 **Review**

This Reporting Breaches Procedure was originally developed in November 2015. It will be kept under review and updated as considered appropriate by the Strategic Enabler Resourcing and 151 Officer. It may be changed as a result of legal or regulatory changes, evolving best practice and ongoing review of the effectiveness of the procedure.

Further Information

If you require further information about reporting breaches or this procedure, please contact:

Mike Griffiths 151 Officer and Strategic Enabler Resources
Email: mike.griffiths@wmfs.net
Telephone: 0121 380

Paul Gwynn Payroll and Pensions Administration Manager
Email: paul.gwynn@wmfs.net
Telephone: 0121 380

WMFS Fire Fighters Pension Fund, West Midlands Fire Service 99 Vauxhall Road Birmingham B7 4HW

Designated officer contact details:
1) 151 Officer Mike Griffiths
Email:mike.griffiths@wmfs.net
Telephone: 0121 380

2) Monitoring Officer –

Appendix A

Determining whether a breach is likely to be of material significance

To decide whether a breach is likely to be of material significance individuals should consider the following elements, both separately and collectively:

- cause of the breach (what made it happen);
- effect of the breach (the consequence(s) of the breach);
- reaction to the breach; and
- wider implications of the breach.

The cause of the breach
Examples of causes which are likely to be of concern to The Pensions Regulator are provided below:

- acting, or failing to act, in deliberate contravention of the law;
- dishonesty;
- incomplete or inaccurate advice;
- poor administration, i.e. failure to implement adequate administration procedures;
- poor governance; or
- slow or inappropriate decision-making practices.

When deciding whether a cause is likely to be of material significance individuals should also consider:

- whether the breach has been caused by an isolated incident such as a power outage, fire, flood or a genuine one-off mistake.
- whether there have been any other breaches (reported to The Pensions Regulator or not) which when taken together may become materially significant.

The effect of the breach
Examples of the possible effects (with possible causes) of breaches which are considered likely to be of material significance to The Pensions Regulator in the context of the LGPS are given below:

- Committee/Board members not having enough knowledge and understanding, resulting in pension boards not fulfilling their roles, the scheme not being properly governed and administered and/or scheme managers breaching other legal requirements.
- Conflicts of interest of Committee or Board members, resulting in them being prejudiced in the way in which they carry out their role and/or the ineffective governance and administration of the scheme and/or scheme managers breaching legal requirements.

- Poor internal controls, leading to schemes not being run in accordance with their scheme regulations and other legal requirements, risks not being properly identified and managed and/or the right money not being paid to or by the scheme at the right time.
- Inaccurate or incomplete information about benefits and scheme information provided to members, resulting in members not being able to effectively plan or make decisions about their retirement.
- Poor member records held, resulting in member benefits being calculated incorrectly and/or not being paid to the right person at the right time.
- Misappropriation of assets, resulting in scheme assets not being safeguarded.
- Other breaches which result in the scheme being poorly governed, managed or administered.

The reaction to the breach

A breach is likely to be of concern and material significance to The Pensions Regulator where a breach has been identified and those involved:

- do not take prompt and effective action to remedy the breach and identify and tackle its cause in order to minimise risk of recurrence;
- are not pursuing corrective action to a proper conclusion; or
- fail to notify affected scheme members where it would have been appropriate to do so.

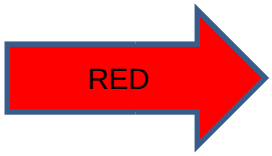
The wider implications of the breach

Reporters should also consider the wider implications when deciding whether a breach must be reported. The breach is likely to be of material significance to The Pensions Regulator where the fact that a breach has occurred makes it more likely that further breaches will occur within the Fund or, if due to maladministration by a third party, further breaches will occur in other pension schemes.

Appendix B

Traffic light framework for deciding whether or not to report

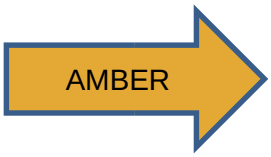
It is recommended that those responsible for reporting use the traffic light framework when deciding whether to report to The Pensions Regulator. This is illustrated below:



Where the cause, effect, reaction and wider implications of a breach, when considered together, are likely to be of material significance.

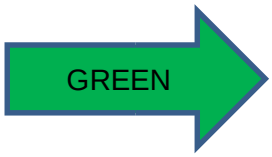
These must be reported to The Pensions Regulator.

Example: Several members' benefits have been calculated incorrectly. The errors have not been recognised and no action has been taken to identify and tackle the cause or to correct the errors.



Where the cause, effect, reaction and wider implications of a breach, when considered together, may be of material significance. They might consist of several failures of administration that, although not significant in themselves, have a cumulative significance because steps have not been taken to put things right. You will need to exercise your own judgement to determine whether the breach is likely to be of material significance and should be reported.

Example: Several members' benefits have been calculated incorrectly. The errors have been corrected, with no financial detriment to the members. However the breach was caused by a system error which may have wider implications for other public service schemes using the same system.



Where the cause, effect, reaction and wider implications of a breach, when considered together, are not likely to be of material significance. These should be recorded but do not need to be reported.

Example: A member's benefits have been calculated incorrectly. This was an isolated incident, which has been promptly identified and corrected, with no financial detriment to the member. Procedures have been put in place to mitigate against this happening again.

All breaches should be recorded even if the decision is not to report.

When using the traffic light framework individuals should consider the content of the red, amber and green sections for each of the cause, effect, reaction and wider implications of the breach, before you consider the four together. Some useful examples of this is framework is provided by The Pensions Regulator at the following link:

http://www.thepensionsregulator.gov.uk/codes/code-related-notifiableevents.aspx

Appendix C Example Record of Breaches

Date	Category (e.g. administration, contributions, funding, investment, criminal activity)	Description and cause of breach	Possible effect of breach and wider implications	Reaction of relevant parties to breach	Reported / Not reported (with justification if not reported and dates)	Outcome of report and/or investigations	Outstanding actions

*New breaches since the previous meeting should be highlighted

Contact Details

If you can read this but know someone who cannot, please contact us on (01743) 252130 so we can provide this information in a more suitable format.

If you wish to contact us on any issue regarding your pension, please contact Pension Services.

Office Hours:

Monday- Thursday	8.45am-5.00pm
Friday	8.45am- 4.00pm

If you would prefer to discuss your pension in person, you are welcome to come in and see us at the address below:
Pension Services, WMFS Council, Shirehall, Abbey Foregate, Shrewsbury, SY2 6ND

Email: pensions@WMFS .gov.uk
Tel: 01743 252130
Web: www.WMFS countypensionfund.co.uk

Administered By

HEYWOOD
PENSION TECHNOLOGIES
data driven | technology enabled

Business Continuity Plan Altair DR Test

DR Replication Test for the Live Altair service - West Midlands Fire Service

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Introduction

This document is the report on the West Midlands Fire Service Altair DR test which was conducted in October by Aquila Heywood at our alternate datacentre.

The service was successfully recovered and tested by West Midlands Fire Service as detailed below.

Scope

Within scope of the BCP trial was the access and functionality of the Altair service. All activities were conducted at the secondary datacentre.

Test Results

Altair

The Altair instance was active within 48 hours of the start point of the trial, including Aquila Heywood's successful verification that the recovered service was operational.

Timescales

Below is a rough timeline of events as part of the DR test:

- 23/09/2022 – Emailed West Midlands Fire Service's Pensions Team contact with the proposed window for the DR replication test to take place.
- 06/10/2022 – Enabled the replication job for the DR server to be created in the alternate datacentre.
- 07/10/2022 – Confirmed the replication job has completed successfully. Enabled the DR user account and IAM configuration to allow access to the DR service.
- 07/10/2022 – Notified West Midlands Fire Service's Pensions Team contact that the DR service is available for testing to be performed, and that the service will be available for the next 10 working days
- 25/10/2022 – Received confirmation from Paul Gwynn that the DR testing has been completed successfully.
- 25/10/2022 – Test complete – DR service has been terminated early due to completion of testing and deleted from the alternate datacentre.

Conclusion

The DR process has been tested and confirmed both the External Infrastructure team at Heywood Ltd, and independently tested and verified by Paul Gwynn, contact in the pensions department for West Midlands Fire Service.
Therefore, we can consider the DR test for 2022 successful. We will be in touch later

in the year to organise the next DR test for 2023.

HEYWOOD
PENSION TECHNOLOGIES
data driven | technology enabled

This is to certify that:
The Heywood Business Continuity Plan Altair DR Test for West Midlands Fire Service was completed successfully on 25th October 2022

WEST MIDLANDS FIRE AND RESCUE AUTHORITY PENSION BOARD

4 July 2023

Draft Training Plan 2023/24

1. Background

1.1. As stated within the Pension Board Terms of Reference, it is for individual Pension Board members to be satisfied that they have the appropriate degree of knowledge and understanding to enable them to properly exercise their functions as a member of the Pension Board.

1.2. In line with this requirement Pension Board members are required to be able to demonstrate their knowledge and understanding and to refresh and keep their knowledge up to date. Pension Board members will be supported to maintain a written record of relevant training and development.

1.3. Pension Board should regularly review their skills, competencies, and knowledge to identify gaps or weaknesses. Pension Board members will be expected to attend training to ensure that their knowledge and skills are maintained.

2. Knowledge and Skills Required

2.1. The knowledge and skills required of pension board members are set out in law and described in more detail within The Pension Regulator's *Code of Practice 14: Governance and Administration of Public Service Pension Schemes*. They state that Pension board members must:

- be conversant[1] with their scheme rules, which are primarily found in the scheme regulations
- be conversant with documented administration policies currently in force for their pension scheme (e.g., reporting breaches, IDRP, discretionary functions etc.)
- have knowledge and understanding of the law relating to pensions (and any other matters prescribed in legislation) to the degree appropriate for them to be able to carry out their role, responsibilities and duties.

[1] Being 'conversant' means having a working knowledge of the scheme regulations and policies, so that pension board members can use them effectively when carrying out their duties.

2.2. Pension board members' breadth of knowledge and understanding should be sufficient to allow them to understand fully and challenge any information or advice they are given. They should understand how that information or advice impacts on any issue or decision relevant to their responsibilities and duties.

3. Training Needs Assessment

3.1. Members undertook a Training Needs Assessment in June 2023, the results of which are recorded in *Appendix A*. It identified two key areas for training, where at least one member rated their understanding as poor:

- Understanding of the law relating to pensions, such as the Pensions Act 2013
- TPR Code of Practice No. 14 Governance and Administration of Public Service Pension Schemes

3.2. It should also be noted that in only one area – the role of the pension board and its members – did a majority of pension board members rate their understanding as better than "average".

3.3. There was also a specific request for further training on current issues and developments, such as Pension Dashboards and Immediate Detriment.

4. Training Plan

4.1. Given the above requirements the WMFPS Pension Board will agree a plan of training and development across the 2023/24 municipal year. This will include training delivered during pension boards, external training events and online training to be undertaken between meetings. Further training dates than those listed below may be identified as they are announced.

4.2. The Pension Regulator Pensions Education Portal is an online course specifically designed for public sector schemes. All members of the Pension Board will be expected to complete this training during 2023/24.

Date	Meeting/Event	Action
Tuesday 4 July 2023	Pension Board	Agree Training Plan 2023/24
Thursday 7 September 2023	Pension Board	WMFS Pension Policies – overview provided by Scheme Administrator
19 to 20 September 2023	Firefighter Pensions Annual Conference (London)	2x Attendees
Thursday 2 November 2023	Pension Board	All members to review Code 14: Governance and administration of public service pension schemes
Thursday 18 January 2024	Pension Board	All members to complete Pension Education Portal Toolkit

Thursday 7 March 2024	Pension Board	Annual LGA Training Session
Thursday 2 May 2024	Pension Board	
Thursday 4 July 2024	Pension Board	Agree Training Plan 2024/25

5. Additional resources

- LGA FPS Bite Size Training Guides
- LGA FPS Bulletins
- Pensions Dashboards Programme website

Appendix A – Training Needs Assessment Answers

How would you rate your understanding of the following areas?

	Very Good	Good	Average	Poor	Very Poor
The rules of the Firefighter Pension Schemes		1	4		
Firefighter Pension Scheme Regulations and Guidance		1	4		
The law relating to pensions (such as the Pension Act 2013)			4	1	
Scheme approved policies (e.g., reporting breaches, record keeping, Internal Dispute Resolution Procedures)		1	4		
The role of the Pension Board and its members		3	2		
The role of the Scheme Manager		2	3		
TPR Code of Practice No.14 Governance and Administration of Public Service Pension Schemes (PSPS)		1	3	1	

Annual Report of the Pension Board 2022/23

DRAFT

1. Background

The role of the local Pension Board as defined by section 5(1) and (2) of the Public Service Pensions Act 2013 is to-

- Assist the Scheme Manager:
    - to secure compliance with the Scheme regulations and any other legislation relating to the governance and administration of the Firefighters' Pension Scheme ("the Scheme").
    - to secure compliance with requirements imposed in relation to the Scheme by the Pensions Regulator.
    - in such other matters as the Scheme regulations may specify.
- Secure the effective and efficient governance and administration of the Scheme for the West Midlands Fire & Rescue Authority.
- Provide the Scheme Manager with such information as it requires ensuring that any member of the Pension Board or person to be appointed to the Pension Board does not have a conflict of interest.

The Pension Board will ensure that the Scheme is managed and administered effectively and efficiently and complies with the code of practice on the governance and administration of public service pension schemes issued by the Pension Regulator.

The Pension Board shall meet sufficiently regularly to discharge its duties and responsibilities effectively.

The full Terms of Reference for the Board can be found at **Appendix A** of this report.

2. Meetings

During 2022/23 the Board met on the following dates:

- Tuesday 20 September 2022
- Thursday 20 October 2022
- Thursday 8 December 2022
- Wednesday 29 March 2023
- Tuesday 4 July 2023

3. Attendance

Name	20/09/22	20/10/22*	08/12/22	29/03/23	04/07/23
Paul Bennett (Employee Representative)	N/A	N/A	N/A	✓	
Kamla Devi-Ahir (Employer Representative	N/A	✗	✓	✓	
Julie Felton (Employer Representative)	✓	✓	✓	✓	
Adam Harper (Employee Representative)	✓	✓	✓	✓	
Kal Shoker (Employer Representative)	✓	✓	✗	✓	
Alan Tranter (Employee Representative)	✗	✓	✓	✓	

**Extraordinary Meeting with The Pension Regulator*

4. The Pension Board's business

During the year the Pension Board conducted the following business:

Receipt of The Pension Regulator Supervisory report for 2020-21, and development and implementation of related Action Plan.	Receipt and scrutiny of updates from the WMFS Pension Advisor Compilation and regular evaluation of the Risk Register Development of initial communications plan for membership.
Completed annual training with LGA Pension Advisor	Review and changes to Terms of Reference
Regular monitoring and feedback to Scheme Manager on significant pension administration issues and errors first detected in April 2022, including data breach and errors with calculations and payment. Fielding numerous complaints and concerns from pension scheme members on the above. Contribution of Independent Investigation into Pension Issues, commissioned by Scheme Manager and undertaken November 2022 – March 2023.	
Received regular updates on development of new systems and processes Embedded integrity of advisory role of Pension Board and decision making role of Scheme Manager Undertook election for vacant employee/scheme member representative	

5. The Pension Board's main achievements

The Pension Board believes its key achievements during the year were:

- Appropriate challenge and escalation of issues/decisions made by WMFS in relation to pension administration, in particular regarding the range of issues which includes PAYE errors, a data breach and miscalculation of benefits.
- Supporting the delivering of the Independent Investigation into the above mentioned errors.
- Holding pension administration and scheme management to account for delivery of immediate detriment payments by February 2023.
- Meeting with The Pension Regulator and delivering on the Action Plan developed as a response to their 2020-21 (delayed by COVID-19) Supervisory Report. This includes improvements to training needs analysis, registration of interests and business continuity plans.
- Continuing to build a good working relationship with the Audit and Risk Committee as the Scheme Manager
- Receiving and reviewing the regular sector updates from The Pension Regulator and progressing actions arising
- Reviewing the Committee's Terms of Reference to ensure they remain fit for purpose.
- The Board have met quarterly during the Municipal Year to discuss key topics such as Remedy and oversaw the development of the Pensions Board 'Risk Register'.
- Raising the profile of the Pensions Board ensuring regular communication with members of the Scheme
- Regular consideration and review of the Pension Board Risk Register and accompanying assurances, including timely updates and monitoring
- The continued presence of the WMFS Pension Advisor and Chair of the Audit & Risk Committee (representing the Scheme Manager)
- Succession plan for replacement of Board members to ensure continuity and quorum met
- Development of annualised workplan

Appendix A

Terms of Reference for the Pension Board of the West Midlands Firefighter Pension Scheme

Terms of Reference and Delegated Authorities

Introduction

This document outlines the terms of reference for the Local Pension Board for the West Midlands Firefighter Pension Scheme.

Role of the Pension Board

The role of the local Pension Board as defined by section 5(1) and (2) of the Public Service Pensions Act 2013 is to -

- Assist the Scheme Manager:
    - to secure compliance with the Scheme regulations and any other legislation relating to the governance and administration of the Firefighters' Pension Scheme ("the Scheme").
    - to secure compliance with requirements imposed in relation to the Scheme by the Pensions Regulator.
    - in such other matters as the Scheme regulations may specify.
- Secure the effective and efficient governance and administration of the Scheme for the West Midlands Fire & Rescue Authority.
- Provide the Scheme Manager with such information as it requires ensuring that any member of the Pension Board or person to be appointed to the Pension Board does not have a conflict of interest.

The Pension Board will ensure it effectively and efficiently complies with the code of practice on the governance and administration of public service pension schemes issued by The Pension Regulator.

The Pension Board will also seek to ensure that the Scheme is managed and administered effectively and efficiently and complies with the code of practice on the governance and administration of public service pension schemes issued by the Pension Regulator.

The Pension Board shall meet sufficiently regularly to discharge its duties and responsibilities effectively.

Appointment of Members of the Pension Board

The process for selecting members of the Pension Board is set out below:

The Fire and Rescue Authority will consider matters such as who is eligible to stand, how the nomination process will work and what sort of information candidates will need to submit.

The Pension Board shall consist of six members and be constituted as follows:

i. Three Employer Representatives, which will be identified by the Service, and appointed.

ii. Three Scheme Member Representatives, which have been identified, and elected by Scheme members or appointed by the Scheme Manager. At least one scheme member representative must be an active pension scheme member, and at least one must be a retired scheme member.

Scheme Member and Employer Representatives must be appointed in equal number and shall together form the majority of the Board's membership.

The Chair of the Pension Board will be drawn from within the membership of the Board. It will be the role of the Chair to ensure that all members of the Board show due respect for process, that all views are fully heard and considered and to determine when consensus has been met.

The term of office for the Chair will be six months, on an alternating basis between the Scheme Member Representatives and Employer Representatives.

Each Employer Representative and Scheme Member Representative so appointed shall serve for a fixed period (of up to three years) which can be extended for further period(s) subject to re-nomination or re-election.

Each Board Member should endeavour to attend all Board meetings during the year and is required to attend at least two meetings each year. In the event of consistent non-attendance by any Board member, then the tenure of that membership should be reviewed by the other Board members in liaison with the Scheme Manager.

Other than by ceasing to be eligible as set out above, a Board member may only be removed from office during a term of appointment by:

Scheme Member Representatives

- recommendation by the other Scheme Member Representatives and the unanimous agreement of all of the other members.

Employer Representatives

- by the decision of the Service or on leaving the employment of the Service.

The Board may, with the approval of the Scheme Manager, co-opt persons who are not members of the Board to serve on sub committees, particularly where this would add skills and experience. Notwithstanding the appointment of co-opted members, the majority of the Board shall be comprised of Employer and Scheme Member Representatives, represented in equal number.

Quorum

The Board shall have a formal quorum when at least one Scheme Member Representative and one Employer Representative are in attendance.

In the absence of the Chair, a Chair person will be selected from amongst those representatives present.

Advisors and co-opted persons do not count towards the quorum.

Conflicts of Interest

The Board will utilise the existing Authority policy for identifying conflicts of interest . Any conflicts of interest that would prevent a representative from carrying out the role effectively will need to be highlighted to the Scheme Manager.

Board Review Process

The Board will undertake at the first meeting of the year, a formal review process to assess how well it and its committees and the members are performing with a view to seeking continuous improvement in the Board's performance.

Advisors to the Board

The Board may be supported in its role and responsibilities through the appointment of advisors and shall, subject to any applicable regulation and legislation from time to time in force, consult with such advisors to the Board and on such terms as it shall see fit to help better perform its duties including:-

- A Governance Advisor.
- The Fund's Actuary.
- The Fund's Administrator.
- A representative of the Scheme Manager.
- Other advisors, so approved by the Scheme Manager.

The Board shall ensure that the performance of the advisors so appointed are reviewed on a regular basis.

Knowledge and Skills

The Code of Practice No. 14 Governance and Administration of public service pension schemes states “A member of the Pension Board must have a working knowledge and understanding of the law relating to pensions (and any other prescribed matters) sufficient for them to exercise the function of their role. Pension board members should be aware of the range and extent of the law relating to pensions which apply to their Scheme and have sufficient understanding of the content and effect of that law to recognise when and how it impacts on their responsibilities and duties”.

It is for individual Pension Board members to be satisfied that they have the appropriate degree of knowledge and understanding to enable them to properly exercise their functions as a member of the Pension Board.

In line with this requirement Pension Board members are required to be able to demonstrate their knowledge and understanding and to refresh and keep their knowledge up to date. Pension Board members will be supported to maintain a written record of relevant training and development.

Pension Board should regularly review their skills, competencies, and knowledge to identify gaps or weaknesses. Pension Board members will be expected to attend training to ensure that their knowledge and skills are maintained.

Board Meetings – Notice and Minutes

The Scheme Manager shall give notice to all Pension Board members of every meeting of the Pension Board. The Scheme Manager shall ensure that a formal record of Pension Board proceedings is maintained. Following the approval of the minutes by the Chair of the Board or Board Committee, they shall be circulated to all members of the Board and forwarded to the Scheme Manager.

There will be a minimum of four Pension Board meetings scheduled per year. The minutes of the Pension Board will be approved by the Scheme Manager and shared with pension scheme members on the Authority website.

Standards of Conduct

The role of Pension Board members requires the highest standards of conduct and therefore the 'seven principles of public life will be applied to all Pension Board members as embodied in the Authority code of conduct.

These are:-

- Selflessness
- Integrity
- Objectivity
- Accountability
- Openness
- Honesty
- Leadership.

Decision Making

Each elected/appointed member of the Pension Board will have an individual voting right, but it is expected the Pension Board will, as far as possible, reach a consensus.

Publication of Pension Board Information

Scheme Members and other interested parties will want to know that the Scheme is being efficiently and effectively managed. They will also want to be confident that the Pension Board is properly constituted, trained and competent in order to comply with Scheme regulations, the governance and administration of the Scheme and requirements of the Pension Regulator.

Up to date information will be posted on the West Midlands Fire & Rescue Authority website showing: -

- The names and information of the Pension Board members.
- How the Scheme members are represented on the Pension Board.
- The responsibilities of the Pension Board as a whole.
- The full terms of reference and policies of the Pension Board and how they operate.
- The Pension Board appointment process.
- Any specific roles and responsibilities of individual Pension Board members.

Pension Board papers, agendas and minutes of meetings will be published on the West Midlands Fire & Rescue Authority website (CMIS). These may at the discretion of the Scheme Manager be edited to exclude items on the grounds that they are deemed as being confidential for the purposes of the Data Protection Act 1998, and other relevant data protection legislation (such as General Data Protection Regulations).

The Scheme Manager will also consider requests for additional information to be published or made available to individual Scheme members to encourage Scheme member engagement and promote a culture of openness and transparency.

Accountability

The Pension Board will be collectively and individually accountable to the Scheme Manager.

Expense Reimbursement [Remuneration and Allowances]

There will be no specific remuneration for undertaking the role of representative on the Local Pension Board. However, travel expenses in line with public transport or car mileage may be claimed with a valid receipt.

Reporting Breaches

Pension Board members are required to report breaches of the law to The Pension Regulator where they believe there is a legal duty that has not or is not being complied with or the failure to comply will be of material significance to The Pensions Regulator in the exercise of its functions. Any breach brought to the attention of the Pension Board, whether potential or actual, shall be dealt with in accordance with the procedure set out in a separate policy document.

Definitions

The undernoted terms shall have the following meaning when used in this document.

- "Pension Board" means the local Pension Board for the Fire Authority "Board" as required under the Public Service Pensions Act 2013.

- "Scheme Manager" Means the West Midlands Fire & Rescue Authority as administering authority of the Pension Fund, or whoever they have delegated this responsibility to.

- "Chair" Reference to duties to be performed, or authorise exercised, by the Chair.

- "Scheme" Means the Firefighters' Pension Schemes.

Interpretation

Any uncertainty or ambiguity or interpretation required relating to any matters contained in this document shall be resolved by reference to the Scheme Manager.

WEST MIDLANDS FIRE AND RESCUE AUTHORITY
Pension Board
Work Programme 2023-2024

Date of Meeting	Item	Responsible Officer	Completed
2023			
04 July 2023	Minutes of the last Pension Board	Democratic Services Officer	
	Pension Board - Terms of Reference	Democratic Services Officer	
	Annual Report of the Pension Board 2022-2023	Chair, Pensions Board	
	Risk Register	Julie Felton	
	Business as Usual Performance Report	Payroll Manager	
	Board Training Plan	Deputy Clerk	
	Action Plan	Deputy Clerk	
	KPIs	Payroll Manager	
	Reporting Breaches Procedure	Deputy Clerk	
	Business Continuity Plan (Draft)	Payroll Manager	
	Systems/Processes update	Payroll Manager	
	External communications	Deputy Clerk	

	Update on Topical, Legal and Regulatory Issues	Kal Shoker	
	Pension Board Work Programme 2023-2024	Democratic Services Officer	
	Dates of next Pension Board Meetings	Democratic Services Officer	
07 September 2023 - tbc	Annual Report of the Pension Board 2021-2022 – Final	Chair, Pensions Board	
	Risk Register Update	Julie Felton	
	New System/Automation of Process	Payroll Manager	
	Business as Usual Performance Reports/Improvements	Payroll Manager	
	Action Plan	Deputy Clerk	
	Board Training Plan (final)	Deputy Clerk	
	Business Continuity Plan	Payroll Manager	
	External Communications Update	Deputy Clerk	
	Update on Topical, Legal and Regulatory Issues	Kal Shoker	
	Minutes of the last Pension Board	Democratic Services Officer	
	Pension Board Work Programme 2023-2024	Democratic Services Officer	
02 November 2023 – tbc	Risk Register Update	Julie Felton	

	Annual LGA Training – TBC	Democratic Services Officer	
	Update on Topical, Legal and Regulatory Issues	Kal Shoker	
	New System/Automation of Process	Payroll Manager	
	Business as Usual Performance Reports/Improvements	Payroll Manager	
	Minutes of Pension Board – 10 June 2022	Democratic Services Officer	
	Pension Board Work Programme 2022-2023	Democratic Services Officer	
2024			
11 January 2024 - tbc	Risk Register Update	Julie Felton	
	Update on Topical, Legal and Regulatory Issues	Kal Shoker	
	New System/Automation of Process	Payroll Manager	
	Business as Usual Performance Reports/Improvements	Payroll Manager	
	Action Plan	Deputy Clerk	
	Minutes of the last Pension Board	Democratic Services Officer	
	Pension Board Work Programme 2022-2023	Democratic Services Officer	

7 March 2024	Risk Register Update	Julie Felton	
	Update on Topical, Legal and Regulatory Issues	Payroll Manager	
	Business as Usual Performance Reports/Improvements	Payroll Manager	
	Action Plan	Deputy Clerk	
	Minutes of the last Pension Board	Democratic Services Officer	
	Pension Board Work Programme 2022-2023	Democratic Services Officer	
	Pension Board Annual LGA Training Session	LGA/Deputy Clerk	
02 May 2024 – tbc	Annual Report of the Pension Board 2023-2024 – Draft	Chair, Pensions Board	
	Risk Register Update	Julie Felton	
	Update on Topical, Legal and Regulatory Issues	Kal Shoker	
	New System/Automation of Process	Payroll Manager	
	Business as Usual Performance Reports/ Improvements	Payroll Manager	
	Action Plan	Deputy Clerk	
	Review of the Pension Board Terms of Reference	Democratic Services Officer	
	Minutes of the last Pension Board	Democratic Services Officer	

	Pension Board Work Programme 2023-2024	Democratic Services Officer	
4 July 2024 – tbc	Risk Register Update	Julie Felton	
	Annual Report of the Pension Board 2023-2024	Chair, Pensions Board	
	Business as Usual Performance Reports/ Improvements	Payroll Manager	
	New System/Automation of Process	Payroll Manager	
	Action Plan	Deputy Clerk	
	Pension Board Work Programme 2023-2024	Democratic Services Officer	
	Pension Board Terms of Reference	Democratic Services Officer	
	Minutes of the last Pension Board	Democratic Services Officer	