

West Midlands Fire and Rescue Authority

Pension Board

**You are summoned to attend the meeting of Pension Board to be held on
Wednesday, 29 March 2023 at 13:00**

at Digital Meeting via Teams,

for the purpose of transacting the following business:

Agenda – Public

- 1 To receive apologies for absence (if any)
- 2 Declarations of interests
[To include Completion of Declarations of Interest Forms]
- 3 Minutes of the last Pension Board held on 08 December 2022 **5 - 12**
- 4 Matters Arising
- 5 Business as Usual Performance Report **13 - 16**
- 6 Pension Board - Action Plan **17 - 24**
- 7 Risk Register **25 - 26**
- 8 Communications Plan **27 - 30**
- 9 Draft Business Continuity 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.

- | | | |
|----|--|----------------|
| 10 | Systems/Process Update | 31 - 36 |
| 11 | Recruitment - Independent Chair Update (Verbal) | |
| 12 | Pension Board Terms of Reference | 37 - 42 |
| 13 | Pension Board Work Programme 2022-2023 | 43 - 50 |
| 14 | Update on Topical, Legal and Regulatory Issues (Verbal) | |
| 15 | Home Office Consultation - Pension Scheme Regulations
[Link to Consultation here] . | |
| 16 | Fire and Police Pension Data Conference
[To agree upon a representative (if any) to attend - Info here]. | |
| 17 | Date of next meeting
[To agree the date of the next meeting for 4 July 2023 - 1pm]. | |
| 18 | Training | |

Distribution:

Independent Chair - Vacancy, Julie Felton - Employer Representative, Adam Harper - Scheme Member Representative, Kal Shoker – Employer Representative, Alan Tranter – Scheme Member Representative, Kamla Devi-Ahir - Employer Representative, Paul Bennett - Scheme Member Representative.

Agenda prepared by Kirsty Tuffin

Strategic Hub, West Midlands Fire Service

Tel: 0121 380 6906 email: kirsty.tuffin@wmfs.net

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

Clerk Name:	Karen Gowreesunker
Clerk Telephone:	0121 380 6678

Clerk Email:	Karen.Gowreesunker@wmfs.net
--------------	-----------------------------

Pensions Board

Item 3

08 December 2022 at 14:00 hrs

Conducted at Headquarters and digitally via Microsoft Teams

Attendance:

Chair: Julie Felton – Employer Representative

Employer Representatives:

Kamla Devi-Ahir

Officers and advisors in attendance:

Cllr Miks – (Chair of Audit and Risk Committee)

Tom Embury – Deputy Clerk to the Authority

Paul Gwynn – Pensions and Payroll Manager

Kirsty Tuffin – Democratic Services Officer

Employee Representatives:

Adam Harper

Alan Tranter

1. Apologies

Apologies were received from Kal Shoker, Employer Representative.

2. Minutes of the Previous Pension Board held on 20 September 2022

Resolved:

1. That the minutes of the Pension Board held on 20 September 2022 be approved as a correct record of proceedings.

3. Minutes of the Previous Pension Board held on 20 October 2022

Resolved:

1. That the minutes of the Pension Board held on 20 October 2022 be approved as a correct record of proceedings.

4. Pension Section Supporting Information

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 concerns raised on the high level of numbers of those opting out of the scheme, Paul reassured members he had been corresponding with unions to do information sessions for those in the 2015 pension scheme. An induction was provided to all new starters on the scheme, but it was believed that whilst fire fighters undertook training, they often opted out of the scheme until fully qualified due to the overall lower

salary. Following discussions with Cllr Miks, on the role the Scheme Manager could play to assist, it was agreed that a report 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 inform employees of the merits of staying in the scheme. It was agreed that more action needed to be taken to ensure employees are well informed before they make the decision to opt out, but it was recognised that ultimately it had to be their decision.

Resolved:

1. That the Business-as-Usual Performance Report be noted.
2. That it be agreed that a report 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.

5. 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, unfortunately the risk register had not been updated since 7 September 2022. It had previously been agreed that Alan Tranter, Employee Representative, Paul Gwynn and Julie Felton would meet to discuss the risk Register and advise the Board. Paul queried whether it would still be appropriate for him to attend these meetings as he did not want to appear to lead the Board. Alan expressed his desire for Paul to continue to attend the meetings, given his role. Paul agreed to continue to attend the sessions on the Risk Register, to indicate the impact of risks but would not set risks. Following reference to the regulator and potential changes by Audit and Risk Committee to the format of the risk register, it was advised this would be covered under item 6 of the agenda. It was agreed that Julie Felton would circulate 2023 meeting dates to discuss the Risk Register.

Resolved:

1. That the Risk Register – RED Rated, be noted.
2. That it be agreed that Alan Tranter, Julie Felton and Paul Gwynn would continue to meet to discuss the Risk Register. Julie Felton would circulate 2023 dates for these meetings.

6. The Pension Regulator Supervisory Report – Action Plan

Tom Embury, Deputy Clerk to the Authority, presented the Pension Regulator Supervisory Report that outlined the recommendations/action plan for the West Midlands Firefighters Pension Scheme Manager and Pension Board.

The Board were advised that the action plan was circulated to the Regulator by the deadline of 11 November 2022 following amendments/approval from both Pension Board and Audit and Risk Committee, as Scheme Manager. The Regulator had approved the action plan so all recommendations could be progressed if not completed already. It was agreed that the action plan be expanded to include actions arising from meetings to establish a Pension Board action plan. It was agreed this for be circulated

to the Board prior to the March meeting for actions to be progressed. It was agreed that this be a standing item on the agenda for discussion and form part of the Pension Board Annual Report, submitted to Audit and Risk Committee.

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

Reference	Update
A1	As responsibility lay with the Pension Board Chair, the completion date would now be March 2023.
A2	Training plan to be developed and an update be provided at the next Pension Board meeting in March 2023.
B1	Work was underway with PSS to provide timescales.
D1	Ferg Slade was unable to attend PB (8 December) but Tom would be covering update under agenda item 10.
D2	More information to be shared following internal investigation at the next Pension Board meeting in March 2023.
E1	Would be covered under agenda item 7.
E2	To be provided at the next Pension Board meeting in March 2023.
F	Resolved – reports will be provided to the Board, where possible.
G	Kirsty Tuffin to share the Declarations of Interest Form for Pension Board Members. To be filled in annually by Board Members and added as a standing agenda item for new developments throughout the year.
H1	It was agreed that the format remain the same as it is with a simple RAG rating.
J-M	It was agreed that Paul Gwynn would update the Board on elements around data following his meeting with Altair.
N1 – N2	It was agreed that a report on proposed KPIs would go to the next Audit and Risk Committee for approval/scrutiny. Prior to this, it would be circulated to Board Members for comments/amendments. It was agreed that this would include the Service's current position to assess how to benchmark each KPI.
Q1	As per action N1-N2.
Q2	Was currently being drafted and would be circulated to the Board in due course for comments prior to its publication on CMIS.

Following questions on Internal Dispute Resolution Procedures (IDRP's) and complaints process, Paul advised the Board that all dispute decisions were well documented for a clear record. IDRPs are usually reported to the Board via the Business-as-usual Report. No IDRPs had been received since the last report. Tom Embury confirmed that all complaints had been submitted through the Services Compliments, Comments, Complaints (CCC) process and would follow the required time scales. It was expressed that there needed to be a clearer understanding between Stage 1 Disputes that would be dealt with by Mike Griffiths, as the Strategic Enabler for Finance, an IDRP or a CCC process. Tom advised the Board that work had been underway with the Communications team to establish who would follow up any CCCs received. He re-assured the Board that if addressed as a complaint, it would be treated as one through the CCC process. If it was felt it did not warrant a complaint, an email would follow this up with the individual(s). The need for this information be provided to the Audit and Risk Committee, as Scheme Manager, to provide them with confidence with the process was emphasised. It was agreed that IDRPs be added as a standing

item on the agenda moving forward. It was agreed that Tom would circulate the Services CCC policy to provide greater clarity on the process.

Resolved:

1. That the Pension Regulator Supervisory Report – Action Plan be noted.
2. That it be agreed that the action plan be expanded to include actions arising from meetings to establish a Pension Board action plan. It was agreed that this be a standing item on the agenda for discussion and form part of the Pension Board Annual Report, submitted to Audit and Risk Committee. It was agreed the action plan be circulated to the Board prior to March meeting for actions to be progressed
3. That it be agreed that IDRP's be added as a standing item on the agenda moving forward.
4. That it be agreed that Tom would circulate the Services CCC policy to provide greater clarity on the process.
5. That it be agreed that Kirsty Tuffin would circulate the Pension Board Declarations of Interest forms to Pension Board Members to fill in.
6. That it be agreed that the format of the Risk Register remain as it is.
7. That it be agreed that Paul Gwynn would update the Board on elements around data following his meeting with Altair.
8. That it be agreed that a report on proposed KPIs would go the next Audit and Risk Committee for approval/scrutiny. Prior to this, it would be circulated to Board Members for comments/amendments. It was agreed that this would include the Services current position to assess how to benchmark each KPI.

7. Business Continuity Plan

Paul Gwynn presented the Business Continuity Plan as per request at the last Pension Board meeting. Following queries upon how the Pension Board and Scheme Manager fit within the current plan, Paul advised the Board that the organisation had its own plan that pensions would sit under. If systems did go down, the organisations would still be required to ensure payments are made. It was expressed that both a pension administration plan and Pension Board business plan were required. A separate appendix to the plan would be ideal. It was agreed that Tom Embury would work with Paul to develop the plan for discussion at the next Pension Board Meeting in March 2023.

Resolved:

1. That the business continuity plan be noted.
2. That it be agreed that Tom Embury would work with Paul to develop a separate plan on Pension administration for discussion at the next Pension Board Meeting in March 2023.

8. Recruitment Update

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

The Board were advised that the advert for the Independent Chair of Pension Board was live and would end Mid-December 2023. The advert had been widely spread across different job websites and West Midlands Fire Services website. No

applications had been received. If no applicants were received, the advert would need to be extended into the New Year. Suggestions had been made to the Strategic Enabling Team to use their connections in different organisations to assist in targeting a potential candidate to apply for the role. Following suggestions to work with Birmingham Chamber of Commerce, Tom re-assured Members that the Service did have links with organisations inside/out of the West Midlands and organisations that could have potential candidates with pension knowledge would be sought.

The Board were advised that following concerns raised around the interest stage for the third employee representative and no postal option, it was felt this did not render the process flawed. The need for those interested to be IT literate was emphasised. The Board were re-assured that post would be used for the voting stage of the process to ensure as many members as possible are able to vote. Following concerns around potential data issues, Paul expressed that the recruitment process for the third employee representative had been the responsibility of the Board and not the remit of the Scheme Manager. Data used for the process had been the most up to date information provided to the Service. It was emphasised that members needed to formally notify the Service of contact details changing. Emails that bounced in the previous process in July 2022, had not been used. Julie confirmed that admin had not been made aware of any internal emails bouncing/issues. All emails that bounced had been sent letters, with the final set being circulated today (8 December). It was agreed that Paul Gwynn would 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.

Following queries on the rules of balloting, Tom advised that the Service had not been subject to the same rules as that of Unions, as the decision to elect had been an internal agreement by the Board in 2017. Most Boards across different services did not elect their representative(s) but opted for an appointment process instead.

Alan Tranter and Adam Harper advised they would extend their tenure. It was agreed that Tom Embury would email them for their confirmation of this to submit to the Scheme Manager for approval.

Resolved:

1. That the verbal update on recruitment be noted.
2. That it be agreed that Paul Gwynn would 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.
3. That it be agreed that Tom Embury would email Alan Tranter and Adam Harper for their confirmation of their request to extend their tenure on the Board, to submit to the Scheme Manager for approval.

9. Update on New Systems/Automation of Process

There were no further updates to be provided to the Pension Board.

10. External Communications Update

Tom Embury provided a verbal update on the external communications at the request of the Audit and Risk Committee.

The Board were advised that unfortunately, Ferg Slade, Communications Manager, had not been able to attend the Board meeting, due to other commitments. He was developing a strategy for the Board for regular newsletter updates to be circulated to scheme members. It was agreed that Tom would correspond with Ferg, and it was hoped the strategy would be shared with the Board in due course.

Resolved:

1. That the external communications verbal update be noted.
2. That it be agreed that Tom would correspond with Ferg Slade on the communications strategy, with the intention to share it with the Board in due course.

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

Paul Gwynn advised the Board that the Regulators Code of Practice had been updated, as per agenda item 4 of the agenda. It was agreed that Board Members would familiarise themselves with the revised Regulators Code of Practice before the next Pension Board meeting.

A query was raised around the reference to 2a members for Immediate Detriment. Paul advised the Board that a 2a member was someone who had retired after 1 April 2015 and who had not been able to access their full pension from their old final salary scheme. There were nine of these members. Four of these had made applications under Memorandum of Understanding and would be contacted before the end of December 2022. The remaining members would be contacted during January 2023. This would ensure that the Service achieved the intended deadline of 28 February 2023.

Following queries around the 'hurt feelings' case, Paul advised the Board that only two claims had been made by representative bodies so not everyone would be entitled to the payments. He advised that no payments would be issued until central government had provided the additional funds.

Resolved:

1. That the verbal update on Topical, Legal and Regulatory Issues be noted.
2. That it be agreed that Board Members would familiarise themselves with the revised Regulators Code of Practice before the next Pension Board meeting.

12. Training Update

Kirsty Tuffin, Democratic Services Officer, advised the Board that the Local Government Association (LGA), unfortunately did not have availability to provide a training session before Christmas. If Board Members were happy, the next Pension Board would be arranged in March, based upon the LGAs availability of the 28 or 29 March 2023, to ensure training could be provided. It was advised that should members have any specific topics they wish to have covered in the training then to inform Kirsty as soon as possible.

Members that wished to attend Staffordshire's LGA training on 17 January had been invited to do so. Adam Harper and Alan Tranter expressed the desire to attend. It was

agreed that Kirsty Tuffin would contact the organisers. It was agreed that the TPR six key principles be included in the LGA training. It was agreed that Tom and Kamla Devi-Ahir would work on the training analysis for Board Members.

Resolved:

1. That the training update be noted.
2. That it be agreed that Kirsty Tuffin contact Staffordshire to book Alan Tranter and Adam Harper onto their LGA training, subject to availability.
3. That it be agreed that the TPR six key principles be included in the LGA training.
4. That it be agreed that Tom and Kamla Devi-Ahir would work on the training analysis for Board Members.

13. Pension Board Work Programme 2022-2023

Tom Embury provided an overview of the Pension Board Work Programme for 2022-2023 that outlined the planned Pension Board agenda items for the next municipal year. He advised that the Pension Board Terms of Reference (TOR) would be discussed in March 2023, should Members wish to recommend any changes to the Scheme Manager. Should members have thoughts on any recommended changes in the build up to the March meeting, please contact Tom or Kirsty who will include these for the Board to discuss. The Board were advised that as part of the constitutional changes, taking place next year, it was the viewpoint to include the Pension Boards TOR therein, alongside other Fire Authority Committee(s) TOR.

Resolved:

1. That it be agreed that the Pension Board Work Programme 2022-2023 be noted.

14. Date of the next meeting

Resolved:

1. That as per item 11 above, the next Pension Board would be arranged in March, based upon the LGAs availability of the 28 or 29 March 2023.

15. Any other business

Tom Embury reminded the Board that emails circulated outside the meeting were not to be shared externally, as part of the Services privacy statement therein the email disclaimers. He agreed that feedback to members of the scheme had been important however, direct emails which could include sensitive information must not be shared with them directly.

Following queries around the Internal Investigation TOR, it was agreed that Tom Embury would discuss this with Cllr Miks, as a representative for the Scheme Manager, and subject to her approval, would publicly publish the TOR on the Committee Management Information System. He advised that in regard to information on the selected investigator this had been a decision of the Scheme Manager to appoint the correct person for the job. Both the Scheme Manager and Chair of the Authority felt comfortable with their decision. Alan Tranter advised he would direct members to her CV that was publicly available on an external website should members ask.

Following queries on the process required to change the governance process in regard to changing the Scheme Manager from a Committee to a single individual, it was agreed that Tom would report the Employees views into Audit and Risk Committee. It was agreed that moving forward Pension Board meetings would be arranged for a duration of two hours to ensure there is adequate time to discuss agenda items. It was agreed that agendas would be issued five clear working days (seven days) before a meeting to align with statutory requirements for public meetings.

Resolved:

1. That it be agreed that Tom Embury would discuss the Internal Investigation TOR with Cllr Miks, as a representative for the Scheme Manager, and subject to her approval, would publicly publish the TOR on the Committee Management Information System.
2. That it be agreed that Tom would report the Employees views on a change the governance process in regard to changing the Scheme Manager from a Committee to a single individual into Audit and Risk Committee.
3. That it be agreed that moving forward Pension Board meetings would be arranged for a duration of two hours to ensure there is adequate time to discuss agenda items.
4. That it be agreed that agendas would be issued five clear working days (seven days) before a meeting to align with statutory requirements for public meetings.

The Pension Board meeting ended at 16:22hrs.

WEST MIDLANDS FIRE AND RESCUE AUTHORITY ^{Item 5}

PENSION BOARD

29 MARCH 2023

PENSION SECTION SUPPORTING INFORMATION

1. **WEST MIDLANDS FIRE SERVICE FIREFIGHTERS' PENSION SCHEMES MEMBERSHIP AS AT 28th February 2023**

Active Firefighters	1,380
2015 scheme members	1,240
Non-members	100 (7.25%)
Pensioners	2,221
Dependants	426

The percentage of non-members has reduced but remains higher than would have been the case prior to 2015. This may be due to the ongoing cost of living crisis and the higher than average member contributions.

2. **ANNUAL ACTIVITY LEVELS**

- 2.1 During the current financial year the following levels of activity have been experienced:

Age Related Retirements	56
Ill Health Retirements	2
Opt outs	17
New joiners	71
Applications to transfer in/out	14

Opt out levels appear high as the service undertook Auto-Enrolment in August last year.

- 2.2 The section has also processed the requests shown in the table below and achieved the levels of performance shown.

Request type	Received	Average Response time in days	Performance against target
Benefit Estimate	40	133	27.5%
CETV for Divorce	12	117	66.7%
General Information	16	21	88.9%

We have noted an increase in benefit estimate requests which may be driven by the above average pay award. The number of requests recorded in the above categories still however remains low. The requests recorded include all requests and not just those where a response is required within a given timeframe outlined within the disclosure regulations. As a result, the average response times are higher than would be expected.

3. **INTERNAL DISPUTE RESOLUTION PROCEDURE (IDRP)**

- 3.1 No further cases have entered the IDRP process since the last meeting.

4. **MCCLLOUD JUDGEMENT – UPDATE**

- 4.1 In line with the agreement made with the Scheme Manager Category 2 members are now being contacted and offered remedy in line with the above judgement.

The service contacted all members originally identified in line with the deadline agreed with the Scheme Manager.

- 4.2 Subsequent to completing the work contact was received from a member who should have been included but had not previously been identified. As a result of this contact, a further review of records has been carried out and a further four cases may have been identified.

These cases will be investigated and if necessary the members will be contacted prior to the 30th April.

5. **SYSTEM UPDATES**

5.1 ALTAIR Member Self Service

We are now at a stage where we have a target implementation date of 1st May 2023 for active members to be given access to the system,

5.2 ORACLE Fusion

A trial consisting of roughly 25 members has begun. Whilst several of the members had been successful in accessing the Test service, problems have been encountered when trying to access the production environment. These problems appear to be technical in nature and ICT are working with the members, ORACLE, and Microsoft to solve the issue.

Paul Gwynn
Payroll and Pensions Manager

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	Redrafted following discussions on 20 Jan and recirculated to Board for comment. Intend to complete in March 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	Ongoing – LGA training booked for both PB and SM
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	Ongoing - Will be discussed at March Pension Board

OFFICIAL

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	Held at March 2023 Pension Board meeting, with report into Audit and Risk Committee in May 2023	Ongoing – A&R timeline shifted to give time for report to be developed following PB meeting.
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	Update to December Pensions Board Meeting, report to Scheme Manager at March 2023 Audit and Risk Committee meeting	Ongoing – BCP report delivered to December PB. Additions suggested and to be added by March (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

2OFFICIAL

OFFICIAL

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	Ongoing – Draft Conflict of Interest Register Circulated to PB members for submission at March Pension Board.
H1	11/11	Risk Management	<p>PB Risk Register Sub Group to consider TPR recommended changes or improvement in formatting of the Risk Register:</p> <ul style="list-style-type: none"> • 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 <p>Incorporate relevant WMFS Corporate Risks within the PB Risk Register, to include Cyber Security (CR 7.3).</p>	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

3OFFICIAL

OFFICIAL

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

4OFFICIAL

OFFICIAL

O	11/11	Documentation of Data validation procedures	Upgrade to ALTAIR information system will 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, Trialled from February 2023	Ongoing – Trial with initial group of pensioners underway
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 system once in place.	Pensions administration team	Completed by June 2023	Ongoing
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	Ongoing – first draft shared with PB for comment
Actions arising from previous Pension Board meetings						
1	20/09	Member Self Service	Email update to the Board on timescales following team training in October on the Member Self Service.	Pensions Manager	Completed by November 2022	Update provided February 2023
2	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	Ongoing
3	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	Deputy Clerk / Pensions Manager	Completed by March 2023	Ongoing

5OFFICIAL

OFFICIAL

			actions could be taken to keep them well informed before they decided to opt-out of their pension scheme.			
4	08/12	Risk Register	Alan Tranter, Julie Felton and Paul Gwynn would continue to meet to discuss the risk register. Julie Felton will circulate 2023 dates for these meetings.	Employee/er representative and Pensions Manager	Completed by January 2023	Completed
5	08/12	IDRP's / Agendas	IDRPs to be added as a standing item on the agenda moving forward.	Democratic Services Officer/ Pensions Manager	Completed by March 2023	Completed
6	08/12	CCC Policy	The services CCC policy to be circulated to the Board to provide greater clarity on the process.	Deputy Clerk	Completed by December 2022	Completed
7	08/12	Business Cont. Plan	A separate plan on Pension board be drafted.	Deputy Clerk/ Pensions Manager	Completed by March 2023	Going to March PB
8	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
9	08/12	Employee representative(s) – tenure extension	Email Alan Tranter and Adam Harper for their confirmation of their request to extend their tenure on the Board, to submit to the Scheme Manager for approval.	Deputy Clerk	Completed by December 2022	Completed
10	08/12	External communications strategy	Develop external communications with the Communications Manager and circulate to the Board.	Deputy Clerk/ Senior Communications Manager	Completed by February 2023	Ongoing – going to March PB
11	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	Ongoing – link to code of practice shared.

6OFFICIAL

OFFICIAL

12	08/12	LGA training	Book Alan Tranter and Adam Harper onto Staffordshire's LGA training, subject to availability. TPR six key principles be included in the March LGA training.	Democratic Services Officer	Completed by January 2023	March training request– completed. Jan Training undertaken
13	08/12	Training analysis	PSS/Deputy Clerk to develop the training analysis for Board Members.	Deputy Clerk/PSS	Completed by March 2023	Ongoing – revised training analysis created for March
14	08/12	Internal Investigation TOR	Subject to Cllr Miks approval, TOR to be publicly published on the Committee Management Information System.	Deputy Clerk/ Democratic Services Officer	Completed by December 2022	Completed.
15	08/12	Change to governance process	Employee representatives view on a change to the governance process in regard to changing the Scheme Manager from a Committee to a single individual be reported into Audit and Risk Committee.	Deputy Clerk	Completed by March 2023	Completed
16	08/12	Pension Board administration	Pension Board meetings be arranged for a duration of two hours to ensure there is adequate time to discuss agenda items. Agendas to be issued five clear working days (seven days) before a meeting to align with statutory requirements for public meetings.	Democratic Services Officer	Completed by March 2023	Completed.

7OFFICIAL

West Midlands Fire Service Pension Board Risk Register**Last updated on 6th March 2023**

Reviewed: 6th March 2023. 6 weekly review of 'red risks'

Reviewed: 3rd February 2023. 6 monthly review including 'red' risks.

Next review due: 18th April 2023. 6 weekly review of '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 electronically 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?
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
					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/Maladministration	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.
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.
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:- Recommendation to remove risk. Process now completed in-house with no reliance on third party.
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 - Likelihood 1 Impact 3
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 included in risk 3.
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 likelihood. Recommendation to reduce risk score to - Likelihood 1 Impact 2/3.
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.
11. Application of remedy (McCloud)	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 McCloud Business as Usual.
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 pension 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.

Legend

Risk Score 1 - 4

No change in risk from last review

Increase in risk from last review

Decrease in risk from last review

OFFICIAL

DRAFT Communications Plan – Pensions Board

Item 8

Purpose

To provide WMFS staff members on the Pensions Board with structured communications, establishing a single source of truth to ensure consistent, accurate and timely information is communicated across all communications platforms – email, letters, social media, phone calls and at the Pension Board.

Aims of Communications Plan

- To ensure regular, consistent, accurate and timely information is communicated within the WMFS staff cohort on the Pensions Board
- To ensure consistent, accurate and timely information is communicated within those receiving a firefighter pension from the West Midlands Firefighter Pension Scheme.
- To ensure this information is accurately communicated to fellow members of the pensions board when queries are raised
- To provide the Pensions Board with Communications support, to ensure all members receive the same information
- To provide agreed rules of communications, allowing members to hold each other to account if it is felt there are either miscommunications or that communication does not come out in a consistent, accurate and timely manner
- Provide background, evidence and assurance of our efforts to communicate with pension scheme members.

Objectives

- Build trust with scheme members of the Pensions Board which may have been affected by the recent transition to Oracle
- Create an environment where content from WMFS is trusted and relied on as the single source of truth for all firefighter pensioners, or at least provides the wider context in which decisions are made.
- Provide support for WMFS staff to stay united in their approach to queries, questions and complaints from lay members of the Pensions Board within newly agreed guidelines.

Target Audience/s

Taking account of stakeholders identified within your Stakeholder Analysis, you may have one or more audiences for whom your messages and channels will need to be tailored, such as:

Internal

- Audit and Risk Committee (the Scheme Manager)
- Employer members of the Pensions Board
- Pensions staff answering queries

External

- Scheme members of the Pensions Board
- Firefighter Pensioners receiving updates from WMFS
- Authority members receiving updates from WMFS.

Key Messages

Key Messages should underpin all communications activity. They should be consistent, regularly reviewed and, if needed, updated.

The messages are likely to have more impact if they are tailored for the audience. For more complex projects you may wish to adopt broad themes, each with their own set of messages.

Internal

Theme/ audience	Key Messages
Audit and Risk Committee (The Scheme Manager)	<ul style="list-style-type: none"> • We recognise issues in communication and trust following the switch to Oracle • Systems are being put in place to resolve the issues, including involving the Corporate Communications team • More structured communications methods are being developed.
Employer Members on Pensions Board	<ul style="list-style-type: none"> • Information to members needs to be regular, consistent, accurate and timely • Messages will be agreed and used across all communications channels, along with guidance, to provide a single source of truth across the Board and departments • Support will be offered to staff involved in pensions to ensure messages answer questions and sit within the single source of truth.
Pensions Staff	<ul style="list-style-type: none"> • Information to members needs to be regular, consistent, accurate and timely • Messages will be agreed and used across all communications channels, along with guidance, to provide a single source of truth across the Board and departments • Support will be offered to staff involved in pensions to ensure messages answer questions and sit within the single source of truth.

External

Theme/ audience	Key Message
Scheme members of Pensions Board	<ul style="list-style-type: none"> • WMFS recognises communication needs to be regular, consistent, accurate and timely following issues from the start of the year • We are introducing new communication methods to ensure you and those you represent are fully communicated and engaged with • We need your help to understand the way people want to be communicated and engaged with • We will work with you to create agreed rules communications, allowing members to hold each other to account if it is felt there are either miscommunications or that communication does not come out in a consistent, accurate and timely manner.
WMFS pensioners receiving	<ul style="list-style-type: none"> • Current query turnaround time (and other KPIs once finalised) • Governance progression • Updates from Pensions Board

information from WMFS	<ul style="list-style-type: none"> • Updates from Audit and Risk Committee.
Audit & Risk Committee members	<ul style="list-style-type: none"> • We recognise issues in communication and trust following the switch to Oracle • Systems are being put in place to resolve the issues, including involving the Corporate Communications team • More structured communications methods are being developed.

Communication Channels

This section describes the communication channels for sharing key messages within WMFS and externally with key partners, etc. Please discuss which channels are appropriate with Corporate Communications.

Communication Channel Matrix

Internal

Channels		FA Members	WMFS Staff	Pensions Staff
Audiences				
Digital	Yammer	N	N	N
	Mesh	N	Y	Y
	Teams	N	Y	Y
	Email	Y	Y	Y
Face-to-face	At Pensions Board	Y	Y	N
	Comms cell meetings	Y	Y	Y

External

Channels		Scheme representatives	Pensioners	A&R Committee
Audiences				
Digital	Twitter	N	N	N
	Facebook	Y	Y	N
	Instagram	N	N	N
	Email	Y	Y	Y
	Website	Y	Y	Y
Non-digital	Letters	Y	Y	N
	Phone calls	N	Y	N

Opportunities

- Establishing agreed rules around communications, allowing members to hold each other to account will move the Pensions Board in line with our policies and procedures around communications, including our social media policy

- Gain a broader understanding of what issues affect our WMFS pensioners and how we can best support them
- Better support for pensions staff, with agreed guidelines of what the best communications channels and methods are to support the WMFS pensioner community
- Better proactivity with resolving issues as communications lines are cemented
- Greater understanding and parity for all pensioners as they see our progress to resolving issues, how we are working for them and how they can contact us.

Risks

- More access to the pensions team may create more queries and questions
- Information may be difficult to boil down to simple communications messages
- Pensioners may just want to ensure they are paid properly, on time and with no fuss
- Scheme members of the Pension Board may feel more empowered by new rules and access to communications channels and create more work
- Alignment of rules to WMFS policies could seem punitive.

Evaluation

This will depend on your communications aims and objectives, timelines, etc and their contribution to the success of the overall project.

Methods should be continually evaluated throughout the project's life cycle.

We will seek to measure:

- Number of queries coming in month on month, expecting to see an increase initially and then a decrease as we build the FAQs into regular communications, monitored quarterly
- Increased confidence among Pension Board members that communications has improved (this may hit peaks and troughs, but we will take the long-term view) in 12 months' time
- Levels of concerns, questions, queries or complaints raised either remains steady or reduces in 12 months' time
- Whether the content issued is relevant to our stakeholders and if they would like to see changes (twice a year).

Business Continuity Plan

Altair DR Test

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

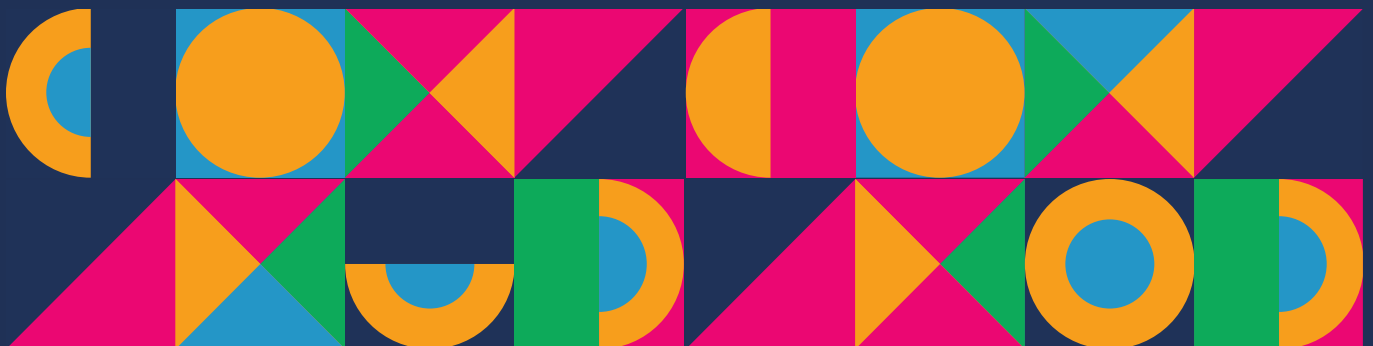


Table of Contents

Introduction	3
Scope	3
Test Results	3
Altair	3
Timescales	3
Conclusion	3

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.

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



**Terms of Reference for the Pension Board
of the West Midlands Fire & Rescue Authority**

Item 12

Terms of Reference and Delegated Authorities

Introduction

This document outlines the terms of reference for the local Pension Board of the West Midlands Fire & Rescue Authority.

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 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 Member of the Pension Board

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

The Fire Service 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

Service will appoint through election or selection with the rules of governing the process. The Fire Authority has an independent chair who will chair the Pension Board meetings, this role will be an independent role.

The Pension Board shall consist of 7 members and be constituted as follows:-

- i) 3 employer representatives, which have been identified, and appointed
- ii) 3 scheme member representatives, which have been identified, and elected and of which one should be a retired member
- iii) 1 independent chair selected.

Scheme member and employer representatives shall be appointed in equal number and shall together form the majority of the Board's membership.

The Chair of the Pension Board will be determined by the Scheme Manager. 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 determined by the Scheme Manager.

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 and/or election.

Each Board Member should endeavour to attend all Board meetings during the year and is required to attend at least 2 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 removal of the independent member requires the consent of the Scheme Manager.

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 representative, 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 Independent Chair, a Chair person will be selected on a rotational basis between the scheme member and employer representatives.

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

Conflicts of Interest

The policy for identifying conflicts of interest is set out in a separate policy document. Any conflicts of interest that would prevent you from carrying out the role effectively will need to be highlighted to the Service.

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.

Advisers to the Board

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

- A Governance Adviser.
- The Fund's Actuary.
- The Fund's Administrator.
- The Scheme Manager.
- Other advisers, so approved by the Scheme Manager.

The Board shall ensure that the performance of the advisers 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 are therefore required to maintain a written record of relevant training and development.

Pension Board members 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 four Pension Board meetings a year to be held quarterly monthly. The minutes of the Pension Board will be approved by the Scheme Manager and shared with pension scheme members.

Remit of the Board

The Pension Board must assist the Scheme Manager with such other matters as the Scheme regulations may specify. It is for Scheme regulations and the Scheme Manager to determine precisely what the Pension Board's role entails.

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 and embodied in their 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. The Independent Chair of the Pension Board will not have voting rights.

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.
- Who each individual Pension Board member represents.
- 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 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" or 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.

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

"Scheme" Means the Firefighters' Pension Schemes.

"West Midlands Fire & Means the West Midlands Fire & Rescue
Rescue Authority"

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 2022-2023

Date of Meeting	Item	Responsible Officer	Completed
2022			
28 March 2022	Minutes of Pension Board – 10 December 2021	Democratic Services Officer	28 March 2022
	Chairs Introductions	Chair, Pensions Board	28 March 2022
	Pension Board - Terms of Reference	Democratic Services Officer	28 March 2022
	Verbal Update on the Annual Report of the Pension Board 2021-2022 – Draft	Chair, Pensions Board	28 March 2022
	Risk Register Update (Annual Review)	Julie Felton	28 March 2022
	Recruitment – Verbal Update	Paul Gwynn	28 March 2022
	Business as Usual Performance Reports/Improvements	Chair, Pensions Board/Paul Gwynn	28 March 2022
	Pension Board Work Programme 2022-2023	Democratic Services Officer	28 March 2022
	Date of next Pension Board Meeting	Democratic Services Officer	28 March 2022

10 June 2022	Chairs Introductions	Chair, Pensions Board	20 September 2022
	Annual Benefit Statements Update	Paul Gwynn	
	Annual Report of the Pension Board 2021-2022 – Final	Chair, Pensions Board	
	Risk Register Update (Red RAG rated items)	Julie Felton	
	Recruitment Update	PSS replacement	
	New System/Automation of Process	Kal Shoker	
	Business as Usual Performance Reports/Improvements	Chair, Pensions Board/Paul Gwynn	
	Technical Updates	TBC	Deferred - TBC
	Board Training Requirements	TBC	Deferred - TBC
	Review of the Pension Board Terms of Reference	Democratic Services Officer	29 March 2023
	Update on Topical, Legal and Regulatory Issues	Kal Shoker/ PSS replacement	8 December 2022
	Minutes of Pension Board – 28 March	Democratic Services Officer	20 September 2022
	Pension Board Work Programme 2022-2023	Democratic Services Officer	20 September 2022

OFFICIAL

20 September 2022	Chairs Introductions	Chair, Pensions Board	20 September 2022
	Annual Benefit Statements Update	Paul Gwynn	20 September 2022
	Review of the Pension Board Terms of Reference	Democratic Services Officer	29 March 2023
	Risk Register Update (6 Monthly Review)	Julie Felton	8 December 2022
	Annual LGA Training?	PSS replacement	29 March 2023
	Update on Topical, Legal and Regulatory Issues	Kal Shoker/ PSS replacement	8 December 2022
	New System/Automation of Process	Kal Shoker/Paul Gwynn	20 September 2022
	Business as Usual Performance Reports/Improvements	Chair, Pensions Board/Paul Gwynn	20 September 2022
	Technical Updates	TBC	Deferred - TBC
	Board Training Requirements	TBC	Deferred - TBC
	Minutes of Pension Board – 10 June 2022	Democratic Services Officer	20 September 2022
	Pension Board Work Programme 2022-2023	Democratic Services Officer	20 September 2022
	Pension Processing Issues 2021-August 2022	Paul Gwynn	20 September 2022
	The Pension Regulator Supervisory Report Update	Deputy Clerk	20 September 2022

OFFICIAL

8 December 2022	Chairs Introductions	Chair, Pensions Board	N/A
	Update on Topical, Legal and Regulatory Issues	Kal Shoker/ PSS replacement	8 December 2022
	Risk Register Update (Red RAG rated items)	Julie Felton	8 December 2022
	Board Training Update	Democratic Services Officer	8 December 2022
	Recruitment Update	Deputy Clerk	8 December 2022
	New System/Automation of Process	Kal Shoker	8 December 2022
	Business as Usual Performance Reports/Improvements	Chair, Pensions Board/Paul Gwynn	8 December 2022
	Business Continuity Plan	Paul Gwynn	8 December 2022
	Technical Updates	TBC	Deferred – TBC
	Minutes of Pension Board – 20 September	Democratic Services Officer	8 December 2022
	The Pension Regulator Supervisory Report – Action Plan	Deputy Clerk	8 December 2022
	External Communications Update	Senior Communications Manager	8 December 2022
	Pension Board Work Programme 2022-2023	Democratic Services Officer	8 December 2022

2023			
29 March 2023	Annual Report of the Pension Board 2022-2023 – Draft	Chair, Pensions Board	Deferred – July 2023
	Risk Register Update (Annual Review)	Julie Felton	29 March 2023
	Update on Topical, Legal and Regulatory Issues (if applicable)	Kal Shoker/ PSS replacement	29 March 2023
	System/Process Update	Paul Gwynn	29 March 2023
	Business as Usual Performance Reports/ Improvements	Paul Gwynn	29 March 2023
	Technical Updates	TBC	Deferred.
	Board Training – LGA	LGA/DSO	29 March 2023
	The Pension Regulator Supervisory Report – Action Plan	Deputy Clerk	29 March 2023
	Business Continuity	Deputy Clerk/Paul Gwynn	29 March 2023
	Recruitment Update – Independent Chair	Deputy Clerk	29 March 2023
	IDRP	Paul Gwynn	29 March 2023
	Home Office Consultation – Pension Scheme Regulations	Chair of the Pension Board	29 March 2023
	Fire and Police Pension Data Conference	Chair of the Pension Board	29 March 2023

	External Communications	Deputy Clerk	29 March 2023
	Review of the Pension Board Terms of Reference	Democratic Services Officer	29 March 2023
	Minutes of Pension Board – 8 December 2022	Democratic Services Officer	29 March 2023
	Pension Board Work Programme 2022-2023	Democratic Services Officer	29 March 2023
July 2023 – TBC	Annual Report of the Pension Board 2022-2023 – Draft	Chair, Pensions Board	
	Risk Register Update (Red RAG rated items)	Julie Felton	
	Annual Benefit Statements	Paul Gwynn	
	Update on Topical, Legal and Regulatory Issues	Kal Shoker/ PSS replacement	
	New System/Automation of Process	Kal Shoker	
	Business as Usual Performance Reports/ Improvements	Paul Gwynn	
	Technical Updates	TBC	
	The Pension Regulator Supervisory Report – Action Plan	Deputy Clerk	
	IDRP	Paul Gwynn	

	Board Training Requirements	TBC	
	Minutes of Pension Board – 29 March 2023	Democratic Services Officer	
	Pension Board Work Programme 2023-2024	Democratic Services Officer	

