

WEST MIDLANDS FIRE AND RESCUE AUTHORITY PENSION BOARD

11 January 2023 at 11:00 hrs

Conducted digitally via Microsoft Teams

Attendance:

Chair: Julie Felton, Employer Representative representing on behalf of Sofia Mahmood.

Employer Representatives:

Julie Felton

Sarah Powell

Employee Representatives:

Alan Tranter

Paul Bennett

Alex Daw

Officers and advisors in attendance:

Kelly Harding – Head of People Support, Tom Embury – Policy Advisor,
Chandni Patel – Democratic Services Officer

1. To receive apologies for absence

- Richard Stanton
- Kamla Devi-Ahir
- Sofia Mahmood

2. Declarations of Interests

No declarations of interest were submitted.

3. Minutes of the Previous Pension Board held on 02 November 2023

Resolved.

1. **That the minutes of the Pension Board held on 02 November 2023 be approved as a correct record of proceedings.**

4. Matters Arising

None were submitted in advance.

Alan Tranter, Employee representative advised going forward that no verbal reports are presented. All reports are to be provided within the agenda.

5. Action Plan- January 2024

Tom Embury provided an overview/update on the action plan. All the items in green have been completed.

Reference	Update
E2	Comfortable with Progress being made. Delivery timeline to be updated.
P	Meeting to be held to understand priorities. Tom Embury is to support communication with members.
4,7,9	To remove Julie Felton's name and replace with the Role
1	Tom Embury to follow up with Sofia Mahmood and Kamla Ahir-Devi to confirm the number of completed modules.

Regarding Item M, Data scores; we are currently looking to understand who will have access moving forward.

There was some delay in getting additional support. We are getting the exact figures for each of the scheme members.

Regarding item P, the Pensions Team is to provide a report to the Scheme Manager on automation and systems improvements achieved by the implementation of ALTAIR and ORACLE systems system once in place. Roll out for this is May 2024 although the delivery of this may be impacted due to staffing issues.

Resolved

- 1. A meeting to be held with the pension team to understand their priorities. Tom Embury is to support communication with members.**

Regarding Item 2, members Opt-out, there is a desire to communicate to existing employees to encourage them to remain or join the scheme.

Alan Tranter, reiterated the importance of new joiners having the understanding and information they need to make their decision.

Note: Kelly Harding joined the meeting at 11.20am

Regarding item 4, updating date records, feedback suggests retired members are more confident in terms of the overall quality of information.

Following queries regarding actions 2 and 4, Julie Felton, employer representative advised that the deferred statements have been sent. It was also suggested to remove Julie Felton's name to replace it with just the Job title.

Resolved.

- 1. To remove Julie Felton's name and replace it with just the Job title on the relevant actions.**

Regarding Action 1, Training and & Development, members have put forward suggestions for training and development to be added to Pension Board training plan.

Alan Tranter advised that it may be beneficial to obtain confirmation from individuals who have recently joined to see if they have completed the modules.

Julie Felton suggested adding a date of completion to ensure they are completed before the next meeting.

Resolved

1. Tom Embury to follow up with Sofia Mahmood and Kamla Ahir-Devi to confirm the number of completed modules.

Regarding action 3,7,9; Administration, the issue with transferring actions to Microsoft Planner was access for non-staff members. Tom Embury suggested we continue using the current method as everyone currently has access.

Julie Felton suggested using Excel spreadsheet as it may be easier to navigate between actions.

Regarding items 7, Performance Metric there are specific KPIs that we want to add as the existing KPIs are not providing the required information.

Regarding communication, there is now a section on the pension's webpage. Further details to be provided in Item 11

6. Risk Register

Julie Felton advised that the Risk Register was updated when the business case went to JCC. All but 3 have been escalated to the highest risk.

A meeting has been scheduled for the following week to review the risks highlighted in Red.

Following concerns, Julie Felton advised that her replacement is yet to be decided. The post is going to be advertised this week, however the post for employer representative within Pensions board will need to be discussed.

Kelly Harding advised that the Scheme manager will need to think about the role of the employer representative. We will require someone who knows the administrative side of the role but also someone who will actively engage with the running of the relevant boards.

Resolved.

- 1. Kelly Harding to discuss with the relevant individuals the criteria of the Employer Representative role. (To replace Julie Felton)**

7. Risk Register- Proposed Changes

To be discussed after Item 12.

8. Pension Administration Update Report

Kelly Harding acknowledged that following the exit of 2 members of the team the pensions team have gone through changes and are doing their best to ensure people's needs are met.

Kelly Harding presented the development/mitigation plan and discussed priorities over the next year.

Recruitment of the payroll and pensions manager is of high priority. There are a number of applicants who are looking to apply or have applied. The development of the assessment process is currently being worked on. A temporary pension manager (Keeren Nijjar) has been selected for the role.

Short-term administrative roles are also being reviewed. Initial discussions are being had with the head of finance. This could be an opportunity for someone in finance with transferable skills to support capacity. The recruitment of a pension practitioner role is also going to be reviewed.

Those who are leaving the organisation have also been identified and new methods are being put in place to ensure there is no significant impact.

Kelly Harding provided details on the Priority matters. These items are

1. Firefighters Pension scheme- The pension regulator data return
2. HMRC report (Annual Allowance Statements and Lifetime Allowance
3. Terms of Reference
4. GAD Audit

5. Widower/Transfer Cases
6. Annual Uplift to pensions
7. RSS Statements & Immediate detriment reviews
8. LGPS Processing
9. Treasury Evaluation Order for 2021 & 2022

Alan Tranter advised once the relevant information is published regarding the pension uplift, we will need to communicate that to the members.

Resolved.

- 1. It was agreed that this would be added to the action plan and Kelly Harding to add it to the mitigation plan.**

Julie Felton acknowledged that Pension Board recognises the ongoing hard work and difficulties experienced by the Pensions and Payroll department.

Sarah Powell thanked members for their comments and support.

Regarding reporting dates for HMRC, Kelly Harding advised there are penalties for missing them, however will be making sure they are not missed.

A meeting has been scheduled with TPR to keep them informed. We are confident we will meet the TPR data return however we will need to communicate the challenges we are having and any potential risks.

9. Pension Administration Business Case Withdrawal

A number of active and retired scheme members supported us by contributing to a review in Summer 2023 into the pensions administration function. This led to the development of a business case to consider the potential outsourcing of the function in October 2023, which began internal consultation with trade unions and those impacted by the potential change.

Following three months of consultation, the decision was taken to withdraw the business case at the Joint Consultative Committee held last week on 10 January.

Kelly Harding thanked Tom Embury for his role during the consultation process.

10. IDRP Update January 2024

Tom Embury advised we have received an escalation of a previous Stage 1 IDRP to now Stage 2. This is linked to a case where an individual had taken external financial advice. If this is taken forward, this will be taken to the ASA Committee (Appointments, Standards and Appeals) where a decision will be made.

As agreed in the previous Pension Board meeting, more information is provided on how the decision-making is undertaken.

11. Communications Update Jan 2024

Tom Embury presented the report and provided an update on communications.

Information regarding the pension uplift would be an example of an item that we would communicate more widely.

The general pensions administration update was sent out via mail, email and uploaded onto Mesh. Based on feedback, we will be looking to communicate further details of McCloud Remedy process highlighting the complexity and explaining reasons for long timetables.

The outcome of the JCC meeting which took place on the 10th January 2024 will also be communicated.

Alan Tranter advised adding information regarding the Uplift to the communication to be sent out.

Resolved

- 1. Tom Embury to ensure information regarding the uplift be added to the relevant communication.**

Alex Daw suggested having some form of communication to ensure individuals know where to access information.

Resolved.

- 1. Tom Embury to speak to Corporate Comms about adding to Social Media/Emails of where individuals can access relevant information regarding specific issues regarding their pension.**

Alan Tranter advised there should be communication that clarifies the difference between state pension uplift and private pension scheme uplifts. This should also include any information on tax deductions due to this.

Sarah Powell advised that individuals receive the money within their bank account before they receive the payslips.

Resolved.

- 1. Tom Embury and Keeren Nijjar to ensure information is provided to individuals to answer common questions. understand processes.**

12. Pension Update Record

Tom Embury advised this report is an update we received from the LGA advisory report.

As per the report, Immediate Choice Remediable Service Statements are being considered as part of the wider service and will be developed.

We have a small number of Matthews Cases as it refers to retained firefighters. As per the report we are ensuring that they have the most up to date version of the calculator when they update the spreadsheet at the beginning of the month to allow for the latest interest rates.

Event Reporting - Annual Allowance Statements & Lifetime allowance are in the mitigation plan.

Age Discrimination Remedy - Contingent Decisions guidance. As per the report the Scheme managers are to read the guidance and mutually agree any setting of target dates with their administrator before sharing the claim process with members. The guidance has been circulated and communication needs to be worked on which will refer to any contingent decisions.

A review of the error in the Treasury Revaluation Orders for 2021 and 2022 has not taken place, however, this is also within the mitigation plan.

Kelly Harding thanked Tom Embury for his hard work and assuring the members of the board.

Following queries, it was suggested to add a column to the report to identify who is responsible for each action.

Resolved.

- 1. Tom Embury to add a column to the updates received register to identify who is responsible for each action**

Risk Register (Item 7)

Julie Felton advised there is a meeting scheduled to review all the Red risks the following week.

Following queries, Tom Embury advised that the corporate risk register uses the 5x5 grid rather than the 4x4 grid which can be easily resolved.

We may need to look at how the pension board risks feed into the corporate risks.

Tom Embury advised we will need to review how we manage the delivery of this due to the staff issues the team are currently experiencing.

Julie Felton suggested reducing the risks level, as the business case has now been closed and Kelly Harding has now provided a thorough mitigation plan to ensure these risks are not escalated.

Resolved

- 1. Julie Felton to review the risks and de-escalate any of those that are relevant.**
- 2. Tom Embury to discuss with the relevant team how we can better align pension board risks with WMFS corporate risks.**

13. Any Other Business

Paul Bennett reminded members of a case where an individual had difficulty getting his pension paid. He had sent emails to which he did not get a response to, therefore went to social media. This was then resolved.

Kelly Harding advised that the pensions team had received the email, and it was being worked on for that individual. He had originally raised the matter through a different route and the response was sent to an old email address. It was then raised via social media. This was also over 4 days. There was a communication error, and an apology email was sent due to this.

14. Date of next meeting

To note the date of the next meeting is to be held on the 7th March 2024