

Pensions Board

28 March 2022 at 14:00 hrs by Digital Meeting

Attendance:

Chair: Neil Chamberlain – West Midlands Police

Employer Representatives:

Julie Felton

Kal Shoker

Cllr Miks (Chair of Audit Committee)

Employee Representatives:

Adam Harper

Emmett Robertson

Officers in attendance:

Tom Embury – Deputy Clerk to the Authority

Paul Gwynn – Pensions Advisor

Kirsty Tuffin – Democratic Services Officer

1. Apologies

Apologies were received from Alan Tranter.

Please note: Members were advised that Tom Embury, Deputy Clerk to the Authority, would be attending Board meetings on behalf of Karen Gowreesunker, Clerk to the Authority moving forward.

2. Minutes of the Previous Pension Board held on 10 December 2021

Resolved:

1. That the minutes of the Pension Board held on 9 June 2021 be approved as a correct record of proceedings.

3. Chair's Introductions

The Chair advised the Board that he would be retiring in June 2022 and therefore would be stepping down as Chair of the Board. An appointment had been made to fill his position and if agreed with Mike Griffiths would be the new Chair of the Pensions Board following the Chair's retirement. He praised the Board Members for all their contributions and hard work over the years in developing the Board to the standard it had become.

Resolved:

1. That the Chair's introductions be noted.

4. Pension Board Terms of Reference

The Chair of the Board provided an overview of the Pensions Board Terms of Reference. The Board were advised that no changes had been made since its last approval and it was felt that the Terms of Reference had still been an accurate display of the work undertaken by the Board.

Resolved:

1. That the Pension Board Terms of Reference be noted.

5. Chairs Verbal Update on the Annual Report of the Pensions Board 2021-2022

The Chair of the Board provided an overview of the planned layout for the Annual Report of the Pension Board for 2021-2022. The Board were advised that the report would contain the following:

- The Background of the Board
- Attendance at meetings
- The work conducted by the Board throughout 2021-2022
- Summary from the Chair of the Board and how Members have supported the Board

The Board were advised that the report would be circulated to Members before the next meeting for any comments/feedback. The Chair thanked Members for the attendance at the Board meetings as it showed the level of commitment from Members.

Resolved:

1. That the Chairs verbal update on the Annual Report of the Pensions Board 2021-2022 be noted.

6. Risk Register – Annual Review

Julie Felton, Employer Representative, presented the Risk Register – Annual Review 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 agreed at the last Board meeting, herself, Paul Gwynn and Alan Tranter met to review the Risk Register the previous week and they key risks for discussion from the Board had been highlighted in yellow. The following changes to the Risk register were agreed:

- 3b – remove reference to signatory lists rather than remove to ensure there had been a trail of payments.
- Risk 10 – increased likelihood
- Risk 11 – risk raised to highest risk rating
- Risk 18 – increased risk due to the McCloud changes as there had been a risk if not correctly implemented.
- Risk 19 – increased due to the volume of information required to be issued to Members
- Risk 10 – increased
- All sections highlighted in grey to be removed.

The Board were advised that Risk 6 likelihood had been increased as the work had not been completed and would take place over the upcoming months. This work would be incorporated alongside the move to the new system and would enable all members to be contacted as previously only those deemed high risk had been contacted annually and p60s circulated to all members annually. Internal Auditors had reviewed this a year ago and raised no concerns. It was agreed that the Pensions Board would see the outcomes of the next Internal Audit Progress report scheduled to take place in upcoming months.

Following queries around risk 18 and resources, Paul Gwynn re-assured Members that although the risk had been complex, the service had been managing this. Regular meeting would be taking place with Mike Griffiths, Strategic Enable – Finance, external companies and technical advisory Board meetings.

Following discussions on the potential rating of Risk 21, Paul Gwynn advised the Board that the number of those affected had expected to be roughly 20 individuals as it had been the Individual Brigades responsibility so only the retained Firefighters for the West Midlands would be looked into. It was agreed that Adam Harper and Paul Gwynn would meet to discuss how this information could be incorporated through the Comms team to help individuals understand. It was agreed that Julie Felton, Alan Tranter and Paul Gwynn would meet to discuss the risk in further detail and circulate to the Board Members to decide on the overall rating for the Board before the next Audit and Risk Committee meeting for its discussion at the Committee. It was agreed that Kirsty Tuffin, Democratic Services Officer, would circulate the Audit and Risk Committee dates to Julie Felton. Cllr Miks, Chair of the Audit and Risk Committee, advised the Board that as the elections would be taking place on Thursday 5 May 2022, it had been uncertain if she would remain at the Chair of the Audit and Risk Committee but had confidence with the diligence of officers to ensure this actioned.

Resolved:

1. That the Risk Register – Annual Review, be approved.
2. That it be agreed that that the Pensions Board would see the outcomes of the next Internal Audit Progress report scheduled to take place in upcoming months.
3. That it be agreed that Julie Felton, Alan Tranter and Paul Gwynn would meet to discuss risk 21 in further detail and circulate to the Board Members to decide on the overall rating for the Board before the next Audit and Risk Committee meeting.
4. That it be agreed that Kirsty Tuffin, Democratic Services Officer, would circulate the Audit and Risk Committee dates to Julie Felton.

7. Recruitment – Verbal Update

Tom Embury, Deputy Clerk to the Authority, provided a verbal update on the recruitment process for both the employee and employer representatives vacancies held on the Board. The Board were advised that the Strategic Enabling Team had been made aware and Shirley Haines, Strategic HR Manager, would be processing the recruitment process forward. A further update would be provided via the Pension Board Teams Channel and at the next Pension Board Meeting. It was agreed that a timeline for the recruitment process be provided at the next Board Meeting.

The Chair of the Board thanked Emmett Robertson for their hard work and dedication whilst being a member of the Pension Board.

Resolved:

1. That the verbal update on the recruitment for both the employee and employer representatives' vacancies held on the Board, be noted.
2. That it be agreed that a further update on the recruitment of both employee and employer representatives' vacancies be provided via the Pension Board Teams Channel and at the next Pension Board Meeting.
3. That it be agreed that a timeline for the recruitment process be provided at the next Pension Board Meeting.

8. Business as Usual Performance Update

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

The key figures, as at 25 March 2022, highlighted to the Board were:

- Active Firefighters = 1,392
- 1992 Members = 40
- 2006 Members = 1
- 2015 Members = 1,219
- Non-Members = 132
- Pensioners = 2,205
- Dependants = 428

The Board were advised that overall, around 10% of the workforce had not been a part of the scheme.

They key activity levels for 01 April 2021 to 31 March 2022 compared with levels from 01 April 2020 to 31 March 2021 highlighted were:

	01 April 2021 to 31 March 2022	01 April 2020 to 31 March 2021
Age Retirements	79	63
Transfers to other brigades	2	3
Transfer applications	17	21
Request for Estimate Benefits	56	74
Divorce cases	13	24
General Information	9	28

The Board were advised that although the divorce cases had risen at the start of the pandemic in March 2020, the average response time (days) had not significantly increased from 31 (days) between 01 April 2020 to 31 March 2021 to 33 (Days) between 01 April 2021 to 31 March 2022.

The Board were advised that under the Internal Dispute Resolution Procedure, 7 cases had been received and responded to by the Strategic Enable for Finance, with one case that had the potential to be progressed to the Pension Ombudsman. 3 further cases had been resolved by the Scheme Manager following the intervention of the Chief Fire Officer and 2 further cases as a result of the McCloud ruling.

Following queries, Paul Gwynn advised the Board that although his team did not have a breakdown of the members job roles, that FBU representatives could contact Workforce planning to obtain figures if they wished to do so. Paul Gwynn advised the Board that Alan Tranter had been a member of the Scheme Advisory Benchmarking Committee that would be able to obtain national figures to compare to the services. If Members were interested there had been a vacancy on the Scheme Advisory Benchmarking Committee.

Following queries around the 132 Non-Members, Paul Gwynn advised the Board that all 132 Members had been 'opt-outs' as all new employees are auto-enrolled into the scheme and are advised to seek financial support should they ask to be opted out of the scheme. It was agreed that a further update on the opt-outs and the length of time within the scheme be provided at the next Board Meeting.

Resolved:

1. That the Business-as-Usual Performance update be noted.
2. That it be agreed that a further update on the opt-outs and the length of time within the scheme be provided at the next Board Meeting.

9. Pension Board Work Programme 2022-2023

The Chair of the Board 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.

Following questions, Paul Gwynn advised the Board that no further updates were available in regard to the Immediate Detriment since the Chief Fire Officers internal Yammer post and that it had been anticipated that the new system for member self-service would be ready around June/July 2022.

Resolved:

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

10. Date of the next meeting

Resolved:

1. That the date of the next meeting, scheduled to take place on Friday 10 June 2022 – 2pm, be noted.

The Pension Board meeting ended at 15:15hrs.