

WEST MIDLANDS FIRE AND RESCUE AUTHORITY

PENSION BOARD

4 March 2019

PENSION SECTION SUPPORTING INFORMATION

1. WEST MIDLANDS FIRE SERVICE FIREFIGHTERS' PENSION SCHEMES MEMBERSHIP AS AT 28th FEBRUARY 2019

Active Firefighters	1,402	(-3)
1992 Scheme members	223	(-26)
2006 Scheme members	8	(-1)
2015 scheme members	1,047	(+43)
Non-members	124	(-19)
Pensioners	2,183	(+30)
Dependants	397	(+2)

The figures in brackets indicate movement since 31st October 2018.

2. ANNUAL ACTIVITY LEVELS

2.1 During the last twelve months (01/3/2018 to 28/2/2019) the following levels of activity have been experienced:-

Age Related Retirements	72	(+11)
Ill Health Retirements	6	(+1)
Opt outs	29	(+3)
Other leavers	20	(+12)
New joiners	102	(-2)
Applications to transfer in/out	35	(+4)

The figures in brackets indicate movement since 31st October 2018.

- 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
Benefit Estimate	105 (-8)	42 (+7)
CETV for Divorce	23 (-4)	49 (-2)
General Information	63 (-28)	18 (-11)

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

One further case has progressed to IDRP since the last Board meeting. This relates to the implementation of the Modified Section of the 2006 pension scheme. One case has been submitted to The Pension Regulator as indicated previously.

4. **OPT OUT LEVELS AND REASONS**

During the 6 months ending 28th February 2019, 12 members opted out of the Firefighters Pension schemes. Of those opting out 9 of these were male. The average age at opt out was 33 and the average length of service was 2 years 196 days. Of those choosing to opt out only 1 did so within the first three months of joining the scheme.

Whilst the position regarding opt out numbers appears stable, the age and service profile of the 12 members is interesting. Previously we have believed that members opt out early in their career due to the cost and then rejoin later on when their pay reaches qualified levels. The profile seen in the last twelve months indicates most males opt out of the scheme in their early 30's. This is the age at which currently men become Fathers for the first time. It may be that the impending birth of a child, marriage, or first mortgage are the drivers for the decision.

Paul Gwynn
Payroll and Pensions Manager