

WEST MIDLANDS FIRE AND RESCUE AUTHORITY

PENSION BOARD

12 DECEMBER 2018

PENSION SECTION SUPPORTING INFORMATION

1. WEST MIDLANDS FIRE SERVICE FIREFIGHTERS' PENSION SCHEMES MEMBERSHIP AS AT 31 OCTOBER 2018

Active Firefighters 1,405 (-10)
1992 Scheme members 249 (-25)
2006 Scheme members 9 (-1)
2015 scheme members 1,004 (-4)
Non-members 143 (+20)
Pensioners 2,153 (+7)
Dependants 395 (+1)

The figures in brackets indicate movement since 31 August 2018.

2. ANNUAL ACTIVITY LEVELS

2.1 During the last twelve months (01/11/2017 to 31/10/2018) the following levels of activity have been experienced:-

Age Related Retirements	61 (+9)
Ill Health Retirements	5 (+5)
Opt outs	26 (-3)
Other leavers	8 (+8)
New joiners	104 (+16)
Applications to transfer in/out	31 (-1)

The figures in brackets indicate movement since 31 August 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	113 (-26)	35 (-3)
CETV for Divorce	27 (-2)	51 (-45)
General Information	91 (-25)	29 (-51)

Following a change to the SCAPE rate, the calculation of CETVs for divorce cases is on hold. An increase in response times may therefore be seen later in the year.

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

No further cases have progressed to IDRP since the last Board Meeting. We believe that one case will be submitted to The Pension Regulator as indicated previously.

4. **OPT OUT LEVELS AND REASONS**

During the 6 months ending 31 October 2018, 17 members opted out of the Firefighters Pension schemes. Of those opting out 14 of these were male. The average age at opt out was 30 and the average length of service was 2 years 227 days. Of those choosing to opt out 7 did so within the first three months of joining the scheme.

The position regarding opt outs appears to be reasonably stable over the rolling twelve months. In an effort to provide further background to the reasons for opting out we issued an email survey to the 17 members concerned. Five responses were received and they provided the following information:

1. Opt out was down to affordability in all cases.
2. 4 members stated they received information before opting out, 1 did not.
3. None of the members opting out took financial advice.

4. 1 member indicated that they had alternative life cover or pension provision in place. The remainder stated they had no cover.

Paul Gwynn
Payroll and Pensions Manager