

**WEST MIDLANDS FIRE AND RESCUE AUTHORITY****PENSION BOARD****10 DECEMBER 2021****PENSION SECTION SUPPORTING INFORMATION****1. WEST MIDLANDS FIRE SERVICE FIREFIGHTERS' PENSION SCHEMES MEMBERSHIP AS AT 30 NOVEMBER 2021**

Active Firefighters	1,389	(-9)
1992 Scheme members	50	(-47)
2006 Scheme members	2	(-4)
2015 scheme members	1,187	(+52)
Non-members	150	(-10)
Pensioners	2,213	(+14)
Dependants	425	(+9)

The figures in brackets indicate movement since 30<sup>th</sup> November 2020.

The number of non-members is 10.8% of the number of active Firefighters. This indicates that just over 1 in every 9 Firefighters is not in the scheme. The percentage 12 months ago was 11.44% which is just under 1 in every 9.

The figure at 31<sup>st</sup> August 2018 was 8.7%, which is roughly 1 in every 12.

If we make the assumption that the non-members are all eligible for the 2015 scheme, this indicates take up of 89%.

Whilst this figure is certainly lower than the take up of the schemes prior to 31<sup>st</sup> March 2015 it is slightly higher than take up for the Local Government Pension Scheme which stands at 86.8%.

## 2. **ANNUAL ACTIVITY LEVELS**

2.1 During the last twelve months (01/12/2020 to 30/11/2021) the following levels of activity have been experienced:

Age Related Retirements	71	(+21)
Ill Health Retirements	3	(+3)
Opt outs	17	(-4)
New joiners	68	(-33)
Applications to transfer in/out	7	(-22)

The figures in brackets indicate movement since 30<sup>th</sup> November 2020.

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

<b>Request type</b>	<b>Received</b>	<b>Average Response time in days</b>
Benefit Estimate	92 (+41)	66 (+47)
CETV for Divorce	30 (+22)	52 (+30)
General Information	9 (-11)	39 (+20)

The volume of work and the response time have increased due to the confusion surrounding remedy.

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

3.1 Five complaints have been received under the IDRP during the last twelve months. Of these cases one related to the non-payment of Widow's benefits to an unmarried partner and the second to the lack of a scheme payment following the death during deferment of an unmarried member of the 2015 scheme. The former case has been rejected at appeal and the member may consider approaching the Ombudsman for a decision. The latter complaint will probably be resolved by the remedy process in due course.

3.2 The remaining three cases were resolved by the Scheme Manager.

4. **OPT OUT LEVELS AND REASONS**

- 4.1 The number of opt outs during the last 12 months has fallen from the previous year and we are starting to experience some members opting back in. The Board may wish to consider the overall level of take up for what is still a very good scheme.

5. **SCHEME MANAGER DECISIONS**

- 5.1 The Scheme Manager has been very active in the last 12 months making a number of decisions regarding the scheme.
- 5.2 The most notable of these was taken in December 2020 when they chose to use the Home Office guidance to enable the payment of members retiring and suffering immediate detriment.
- 5.3 This decision has however recently been reversed as a result of the guidance being withdrawn.

6. **DATA REVIEW AND SCORING**

- 6.1 No further progress has been made on this item.

7. **McCLOUD JUDGEMENT - UPDATAE**

- 7.1 As highlighted above the Service became one of the first Brigades to adopt the Home Office guidance and begin paying members suffering immediate detriment their pension under legacy scheme rules. This decision was reversed in December 2021.

Paul Gwynn  
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