



NORTHAMPTONSHIRE FIRE AND RESCUE AUTHORITY

PENSION BOARD MEETING

Tuesday 02 December 2025

10:00-12:00

Hill Room Darby House and Microsoft Teams

**If you should have any queries in respect of this agenda, or would like to join the meeting
please contact Jirina Miles on 01604 797055**

jmiles@northantsfire.gov.uk

Members of the public, with the permission of the Chair of the Committee, may ask questions of members of the Committee, or may address the Committee, on an item on the public part of the agenda.

Further details regarding the process for asking questions or making an address to the Committee are set out at the end of this agenda notice

* * * * *

| Item | Public Meeting of the Fire Pension Board | | | |
|------|--|----------------|-------------------------------------|--|
| 1 | Welcome and apologies for non-attendance | | | |
| 2 | Declarations of Interests | | | |
| 3 | Minutes and action log 23 September 2025 | Chair | Report | |
| 4 | WYPF Month Report, including update on any breaches | HS | Report | |
| 5 | IDPRS | CM | Verbal | |
| 6 | Risk Register | NA | Report | |
| 7 | Immediate Detriment Position | NA | Verbal | |
| 8 | Age Discrimination Remedy | NA | Verbal | |
| 9 | Knowledge Management and Representative Self-assessment | Chair All | Verbal | |
| 10 | Communications Plan | NA/CM | Verbal | |
| 11 | Board training | NA/HS | Verbal | |
| 12 | Proposed discretions | NA | Verbal | |
| 13 | Pension Board – Terms of Reference | All | Report | |
| 14 | Agenda Plan | VA / KO | Report | |
| 15 | AOB a. Shared email and national discussion on the performance of WYPF Performance of WYPF b. The forth coming consultation on member contributions and the proposed outcome in Police, which usually mirrors Fire c. The need to discuss the discretions at the next pension board which will include LGPS so we can consider Reg 85 | NA NA NA | Verbal Email Verbal Verbal | |
| 16 | Confidential items | Chair | Verbal | |
| 17 | Resolution to exclude the public | Chair | | |
| | Future Meetings: 18 March 2026 – Hill Room/Teams 23 June 2026 – Keany Room/Teams 22 September 2026 – Keany Room/Teams 08 December 2026 – Keany Room/Teams | | | |

NFRS Pension Board meeting NOTES AND ACTION LOG – 23rd September

Attendees: Paul Bullen (PB); Nick Alexander (NA); Jim Powell (JP); Don Crook (DC); Cat Moule (CM); Helen Scargill (HS); Kate Osborne (KO); Jonny Bugg (JB)

| | Issue | Comments |
|---|--|--|
| 1 | Welcome and Apologies for non- attendance | Apologies; Nikki Watson (NW); Vaughan Ashcroft (VA) |
| 2 | Declarations of Interests | None declared. |
| 3 | Meetings and Action log 25 th March | <ul style="list-style-type: none"> - Minutes approved - See action log for updates on Actions. |
| 4 | WYPF Monthly Report – September 2025 | <ul style="list-style-type: none"> - Client report attached. First section are the usual report content - 1 – death in retirement that didn't meet the target – breach wasn't significant - HS – for an understanding – death in retirement – there may be multiple or no beneficiaries – so always prioritise those with beneficiary components. - Main part – part 5 – update on where we are with Matthews – across all fire clients. - HS explained the recruitment around a 'Matthews' Team within WYPF to lead on dealing with effected cases. - NA – welcome news regarding resource – does this mean a fee increase? HS – yes believe so but cost is based on member basis. Mentioned in client meeting. Few pence per member. - Confirmation of March monthly return dealt with. 24 ABSRSS out. In June. Batch of 2025 started – 247 out of 256 produced. In scope members are not as much progress. - NA – with NA to provide HS information to improve progress. WY have done everything they possibly can have done to get everything through. NA gave thanks to HS and her team. - HS – once GAD received the statements will be produced. HS will then be able to provide a list of those who haven't been provided with statements. - NA – will keep pensions board informed of progress - DC – is there an anticipated time you will have outstanding members up to date? As a transferee I haven't had proper ABS for 3 years – do we have timelines on when these will be addressed? – HS – working on loading data. HS – probably within a month looking to get transferees done and updated. The others there are multitude of factors outside our control so unable to provide blanket timeline but these are being worked on as fast as we can. |

| | | |
|---|---|--|
| | | <ul style="list-style-type: none"> - NA – HS if there are things when getting data that would help please let us know as happy to help manipulate data, - NA – dashboard – given the number of users WYPF had – will you get priority as an administrator? HS – no not likely more likely to be service wide release dates. - Audit plan – to give Board assurance about procedures and process and what and how often WYPF are audited. - Section 12 of report – these may be some actions for Scheme Managers or Pension Board. - ACTION – NA – book onto virtual Training – 8th December (pg 26 of report bundle) – LGA website (bulletin 96). - DS – asked questions around graph on page 15 of report bundle – why number changes – HS – relating to leavers or rollback. - DS – 143 cases related to Matthews – is this expected? – HS – when knew Matthews was coming we anticipated impact but the impact is worse than envisaged. - DS – pension awareness week updates – Board got report late. Can we have dates in advance? HS – this will have been advertised on hot topics page. Although wasn't until 10th September. PB – more notice in future so can push to members. - |
| 5 | Internal Dispute Resolution Process - IDRPS | <ul style="list-style-type: none"> - We have received total 60 applications. All in relation to late RSS statements. They have now received reply that has advised that no final comments to be made until October. - CM doing work to match those who have already received RSS to see if they want to continue with claim. - CM to message HS about specifics - No other RDIPS on record at the moment. - NA – VA has just heard stage two IDRP that has gone back – was around abatements. There has been some solved since last board. - ACTION - NA – request annual review of abatement cases from HS please. |
| 6 | Compliance with the Pension Regulator and Code of Practise. | <ul style="list-style-type: none"> - No compliance stuff related to previous update around TPR - Single code of conduct – responsibility of NFRS - There was a conference last week and some slides may be available around this |
| 7 | Risk Register | <ul style="list-style-type: none"> - Still on excel currently. - In reality the big change is reference 7 is dark amber – we do have data issue come back from WYPF that we are trying to solve. - The other area to draw attention to – we have within there information around the opt outs. Nationally our opt out rate isn't too bad. (possibly to do with size and FBU interaction) but we do have risk around continued % of opting out. - JP – is there wider generational things about pensions? Communication and engagement – can some case studies show the benefits of this? to draw comparisons to demonstrate it being a good offer? – NA – absolutely . - JB – is there something about returning to the pension scheme after 'career break'? |

| | | |
|----|--|--|
| | | <ul style="list-style-type: none"> - ACTION – CM, Suzanne McMinn, NA – to discuss long term messaging about pension benefits. “total offer” - HS – will do presentation to new joiners about 2015 scheme – can share this presentation with you – put request to David Parrington. Also there is a guide which can provide this information and what the 2015 scheme is offering. - CM – where can we get that from so we can pass to induction team – HS – this is WYPF presentation for new starters. HS recommended email David Parrington. CM – speak to who does inductions for Fire to see what is included. |
| 8 | Election of Chair and Vice Chair | <ul style="list-style-type: none"> - Discussion around reverting back to not having independent chair but to rotate between employer and employee chair and vice chair. - Scheme manager being independent from pension board chair. - Chair – Jim Powell - Vice Chair – Don Crook - ACTION – amend ToR |
| 9 | Annual Benefits Statement | <ul style="list-style-type: none"> - HS – already provided update. - NA – SLT are aware that it is also the annual taxable pension input and year end pension statement. If people are aware of this being received that people should be prompted into action. |
| 10 | Data Improvement Plan | <ul style="list-style-type: none"> - NA – updating from last time. ACTION - Asked for a meeting to be set up CM, Kate Buckley and NA to look at data we hold for all firefighters because – main area identified as being less than robust is the information we do not have, (info with West Northants) and the information we fight to received from them. - NA – reached out to Allison to discuss this. think there is misinterpretation around data owners. - Assurance given – looking to tie process down and get historic pay transfer across to us so we can see what we have and can deliver better. - NA – also looking at data scores (as part of our returns) – NA to put out communications to fire service hand in hand with online registration to make sure their data and details are up to date - NA – will update board about progress and potential cleansing process. - NA – timeframe – struggling with pre-2015. - NA – is the board comfortable with risk ownership relating to data? – no objections noted |
| 11 | Data accuracy assessment after received from third party | <ul style="list-style-type: none"> - NA – comes into two folds – annual review (to send to Pension scheme regulation) and also some internal controls when we receive the back date data. - Will require a proper data expert to analyse this data and report back to pension board |
| 12 | Improving processes (avoiding duplicate person record – assessment of I Trent Processes) | <ul style="list-style-type: none"> - ACTION - NA – meeting with Clare Chambers and Suzanne McMinn sit on process engineering part – recruit to retire – link to pay. |
| 13 | Pension Board – Terms of Reference | <ul style="list-style-type: none"> - PB – update chair / vice chair previously discussed - PB went through notable updates to ToR |

| | | |
|----|--|---|
| | | <ul style="list-style-type: none"> - ACTION - Amend – to “at least 3 times per year” – |
| 14 | Agenda plan | <ul style="list-style-type: none"> - NA – data improvement – twice per year as long term project - JP – Board training to be regular on the agenda – how do we structure that to set minimum expectations. NA – agreement. WYPF have offered training although consideration around independence. NA and JP to discuss - HS – record of training – board members – NA – to add to one teams drive. And then share at Pension Board meeting so we know who has done what training. Starting point TPR modules. - KO to meet with Jirina for handover – then JP to discuss moving forwards. |
| 15 | AOB | <ul style="list-style-type: none"> - KO stepping down as pension board administrator. Passing to Jirina - PB stepping down as independent chair. JP stepping up as chair. |
| 16 | Confidential items – any | |
| 17 | Resolution to exclude the public | |
| | Future Meetings: - 2 nd December | |

| Action No | Date of meeting action raised | Issue Identified | Proposed Action | Owner |
|-----------|-------------------------------|---|--|-----------|
| 2 | 18/07/2024 | training options | NA to chase up informationn to source independent and appropriate training | NA |
| 5 | 18/07/2024 | unsure if HS has asked Stuart about members who havent signed up to online portal | MM to chase HS for update | HS |
| 7 | 18/07/2024 | recruitment of future board members | AP, DC and Jim Dorrell to meet to discuss | AP, DC |
| 24 | 25/03/2025 | WYPF monthly reports | to be circulated to board members as received | KO |
| 25 | 25/03/2025 | KPI dashboard tracker | JP to share with NA dashborad tracker they have previously used to see if it would be useful for Northants | JP & NA |
| 26 | 25/03/2025 | Breach action plan | to circulate wording around the breach with board members prior to reporting | NA |
| 27 | 25/03/2025 | Comms and Vlog to members | NA and CM developing comms to send to members. April recording | NA CM |
| 28 | 25/03/2025 | Data from West Northants | Due End of March. CM to let PB know if more gravitas is required | CM |
| 29 | 25/03/2025 | 29.10B decisions | to dicuss the implications of risk and acceptance of risk | NA & VA |
| 30 | 25/03/2025 | 29.10B decisions | need to put in wirting a proposed decision about how to proceed without legislation. And speak to NW | NA and NW |
| 31 | 25/03/2025 | GAD contribution data outstanding | NA to follow up and send to HS | NA |
| 32 | 25/03/2025 | Risk Register | add Risk register to 4risk (assuming access to all required collegues is possible) | NA & CM |
| 33 | 23/09/2025 | Comms to encourage portal sign up | blurb to be drafted around pushing sign up to online portal sent to NW and PB (93 not signed up - mindful of dual post). | CM |
| 34 | 23/09/2025 | Virtual Training session 8th December | to book onto the training sessions thruong the link on LGA webpage | NA |
| 35 | 23/09/2025 | Annual Abatements Review | NA requested an annual review of abatements cases from HS | NA, HS |
| 36 | 23/09/2025 | Long Term messaging | CM, Suzanne McMinn and NA to meet to dicuss potential comms and messaging about pension benefits - the total offer | NA, CM |
| 37 | 23/09/2025 | Terms of Reference | amend ToR to reflect Chair/Vice chair and meeting frequency | KO |
| 38 | 23/09/2025 | Data held on Firefighters | CM, Kate Buckley and NA to meet to look at data held on all fire colleagues. Look at the data we do not have. Request comms to encourage all to update their own data through their profile. | CM, NA |
| 39 | 23/09/2025 | Improving processes | NA, Clare Chambers and Suzanne McMinn to look about process improvement through I trent | NA |
| 40 | 23/09/2025 | Data transfer to WYPF | NA and HS to catch up every other week about outstanding data requirements to help avoid unnecessary delays | NA |
| 41 | | | | |
| 42 | | | | |
| 43 | | | | |
| 44 | | | | |
| 45 | | | | |
| 46 | | | | |
| 47 | | | | |
| 48 | | | | |
| 49 | | | | |
| 50 | | | | |

Monthly Report

November 2025

Northamptonshire Fire Authority



West Yorkshire Pension Fund

Prepared by:

Matt Mott

Head of Governance and Business Development
Mobile: 07815 476877
Email: matt.mott@wypf.org.uk

West Yorkshire Pension Fund
Aldermanbury House
4 Godwin Street
Bradford
BD1 2ST

www.wypf.org.uk

Follow WYPF on Twitter www.twitter.com/wypf_lgps

Follow WYPF on Facebook www.facebook.com/westyorkshirepensionfund

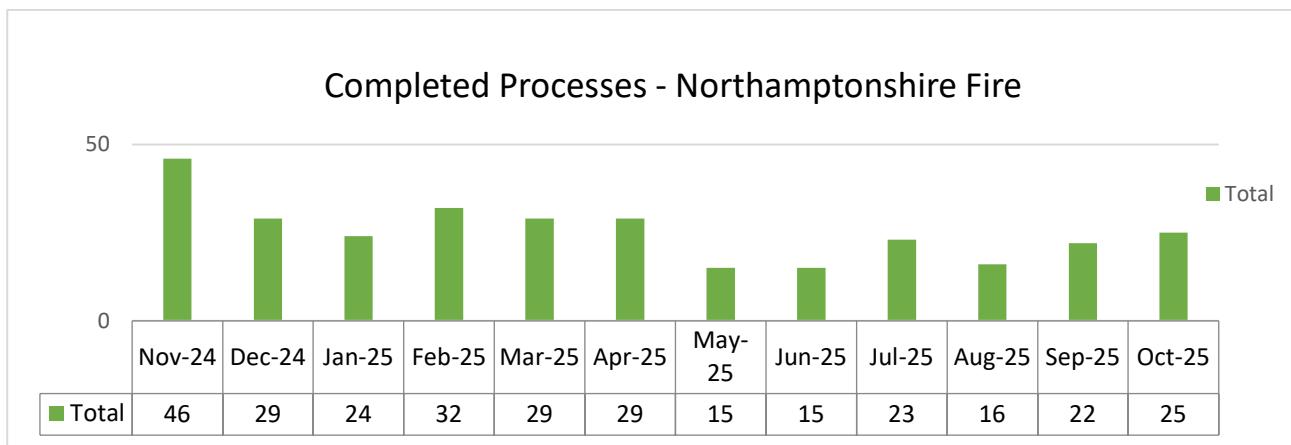


Contents

| | |
|---|----|
| 1 Completed work | 4 |
| 2 Work in progress..... | 5 |
| 3 Member web registrations | 6 |
| 4 Membership Numbers..... | 7 |
| 5 Administration Update | 11 |
| 6 Communication & Training | 13 |
| 7 Member Update | 14 |
| 8 IT Update | 14 |
| 9 Five Year Audit Plan | 15 |
| 10 Overriding Disclosure Time Limits..... | 17 |
| 11 Calendar of Events | 19 |
| 12 Regulations/Fire Scheme Update | 20 |

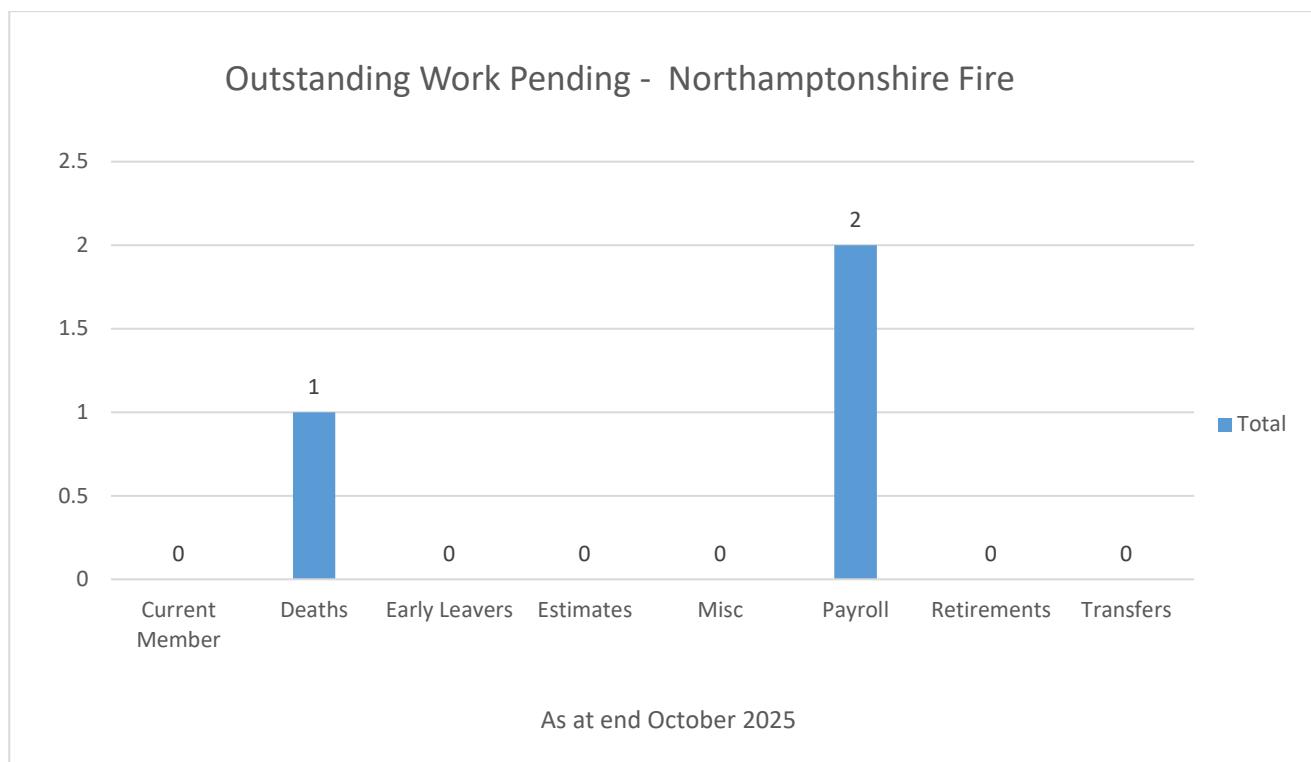
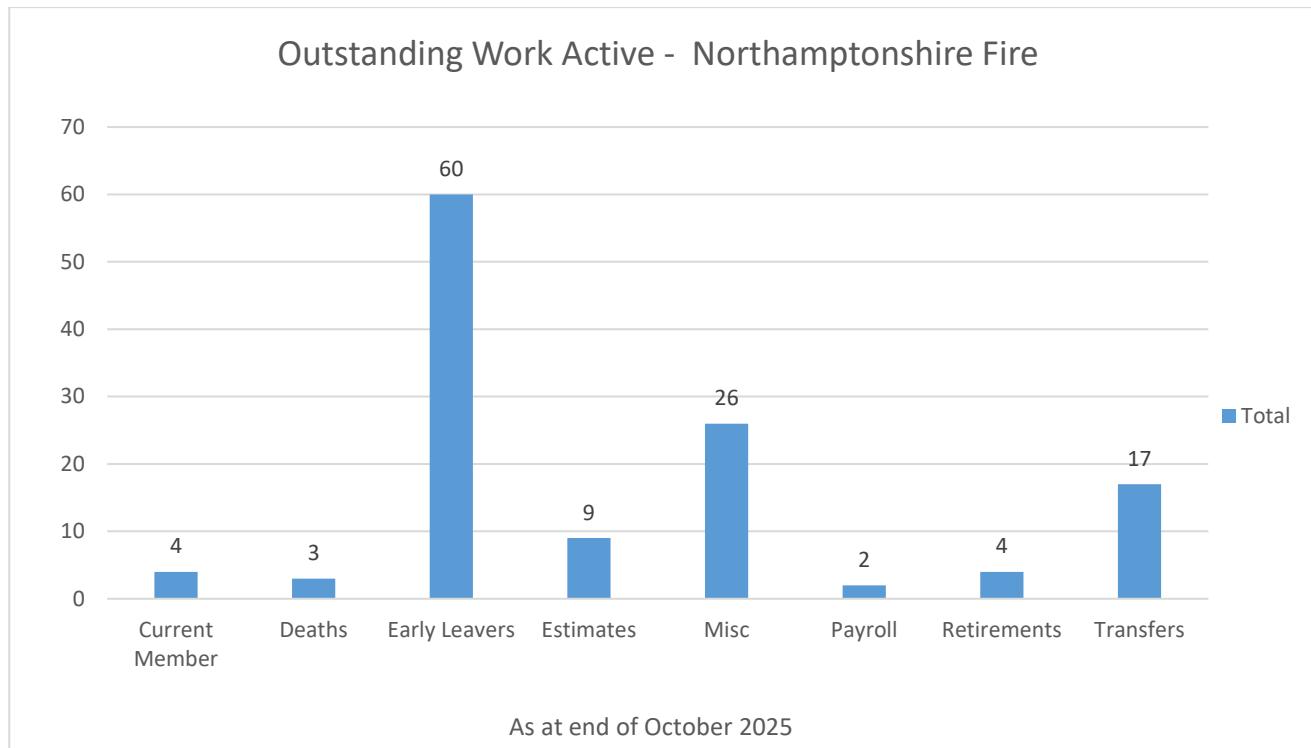
1.Completed processes

| 1 to 31 October 2025 | | | | | | | |
|--|-------------|---------------------------|------------------|--------------------|--------------------|--------------------|--|
| Work Type | Total Cases | Target days for each case | Target met cases | Minimum Target Met | Target met percent | Average time taken | |
| Age 55 Increase to Pension | 1 | 20 | 1 | 85 | 100 | 13 | |
| Change of Address | 1 | 20 | 1 | 85 | 100 | 1 | |
| Deferred Benefits Into Payment / Payment of Lump Sum | 1 | 3 | 1 | 85 | 100 | 3 | |
| Deferred Benefits Set Up on Leaving | 5 | 20 | 2 | 85 | 40 | 36.2 | |
| General Payroll Changes | 1 | 20 | 1 | 85 | 100 | 1 | |
| Injury Review | 3 | 20 | 3 | 100 | 100 | 4 | |
| Pension Estimate | 3 | 10 | 0 | 90 | 0 | 82 | |
| Pension Set Up/Payment of Lump Sum | 2 | 3 | 2 | 85 | 100 | 1.5 | |
| Refund Actual | 2 | 10 | 2 | 90 | 100 | 7 | |
| Refund Quote | 2 | 35 | 2 | 85 | 100 | 25.5 | |
| Retirement Actual | 2 | 10 | 2 | 90 | 100 | 3 | |
| Transfer In Quote | 1 | 35 | 1 | 85 | 100 | 12 | |
| Transfer Out Quote Fire | 1 | 35 | 1 | 85 | 100 | 6 | |
| Monthly Pension | 485 | Pay date | 485 | 100 | 100 | | |



| |
|--|
| Deferred Benefits Set Up on Leaving did not meet due to high volumes of work, the members did receive confirmation within 2 months of WYPF receiving the leaver information that they have a deferred benefit. This meets the statutory requirements |
| Pension Estimate did not meet because of high volumes, some estimates are taking around 8 - 10 weeks to process. Estimates with an intended retirement date of 3 months or more in the future are not processed until the more urgent estimates with a retirement date within 3 months have been completed. |

2. Work in Progress

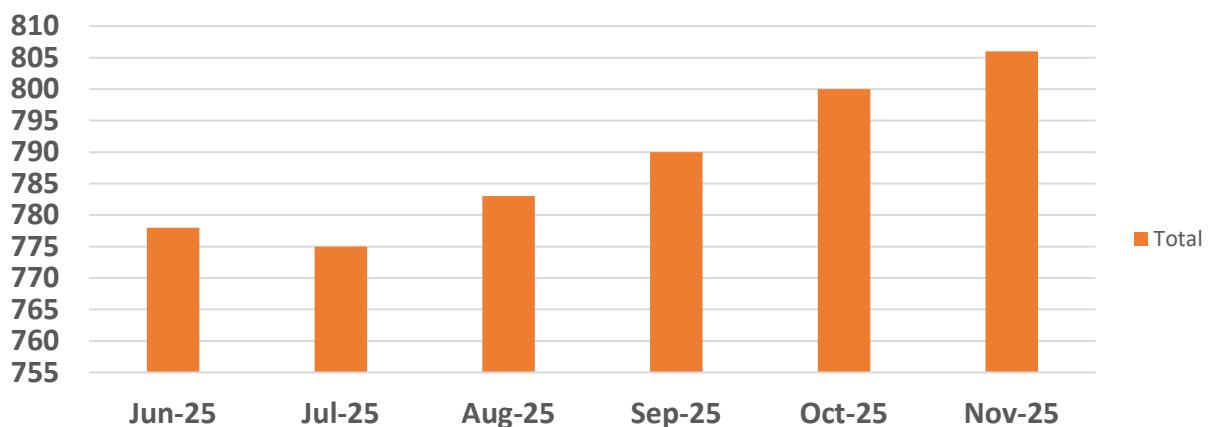


3. Member Web Registrations

The number of members signed up to member web are:

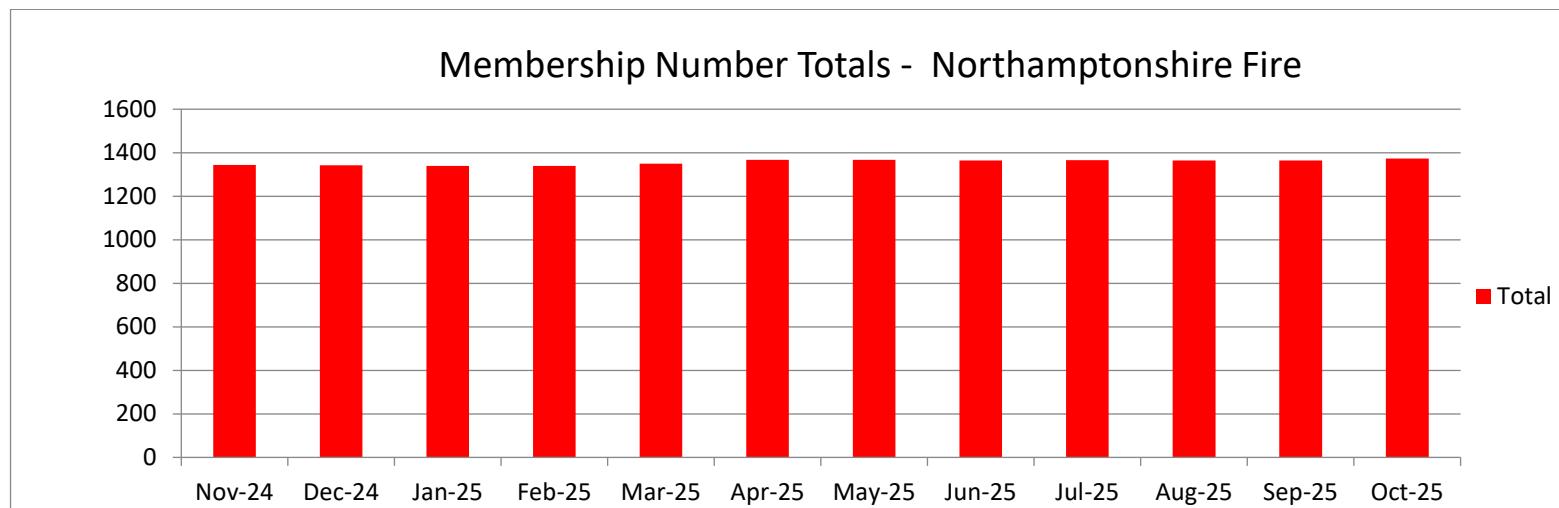
| Status | Number |
|-----------------------|--------|
| Active | 299 |
| Pensioner | 296 |
| Pensioner Ex-Spouse | 0 |
| Beneficiary Pensioner | 22 |
| Deferred Ex-Spouse | 0 |
| Deferred | 189 |

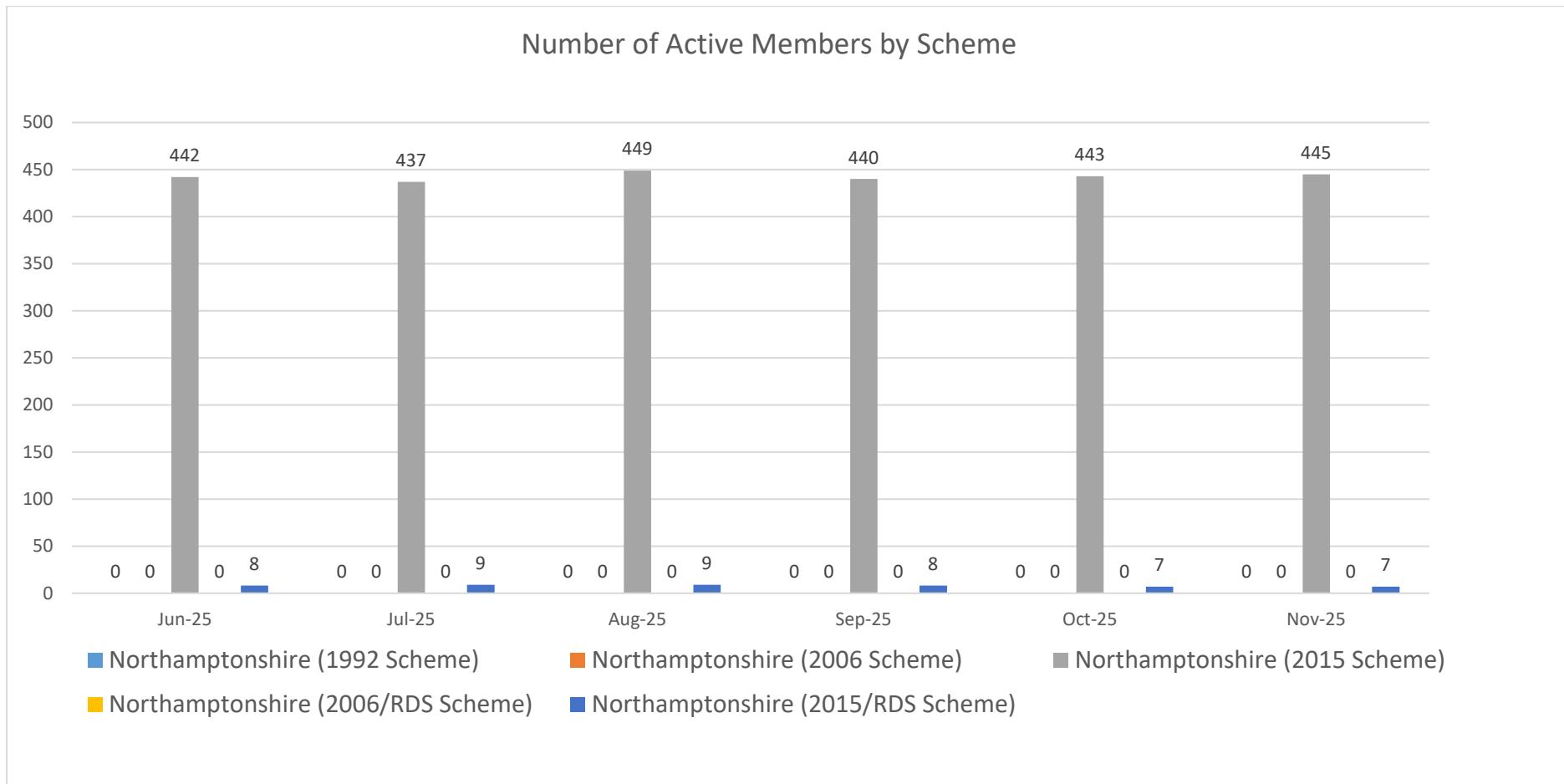
Member Web Number Totals - Northamptonshire Fire

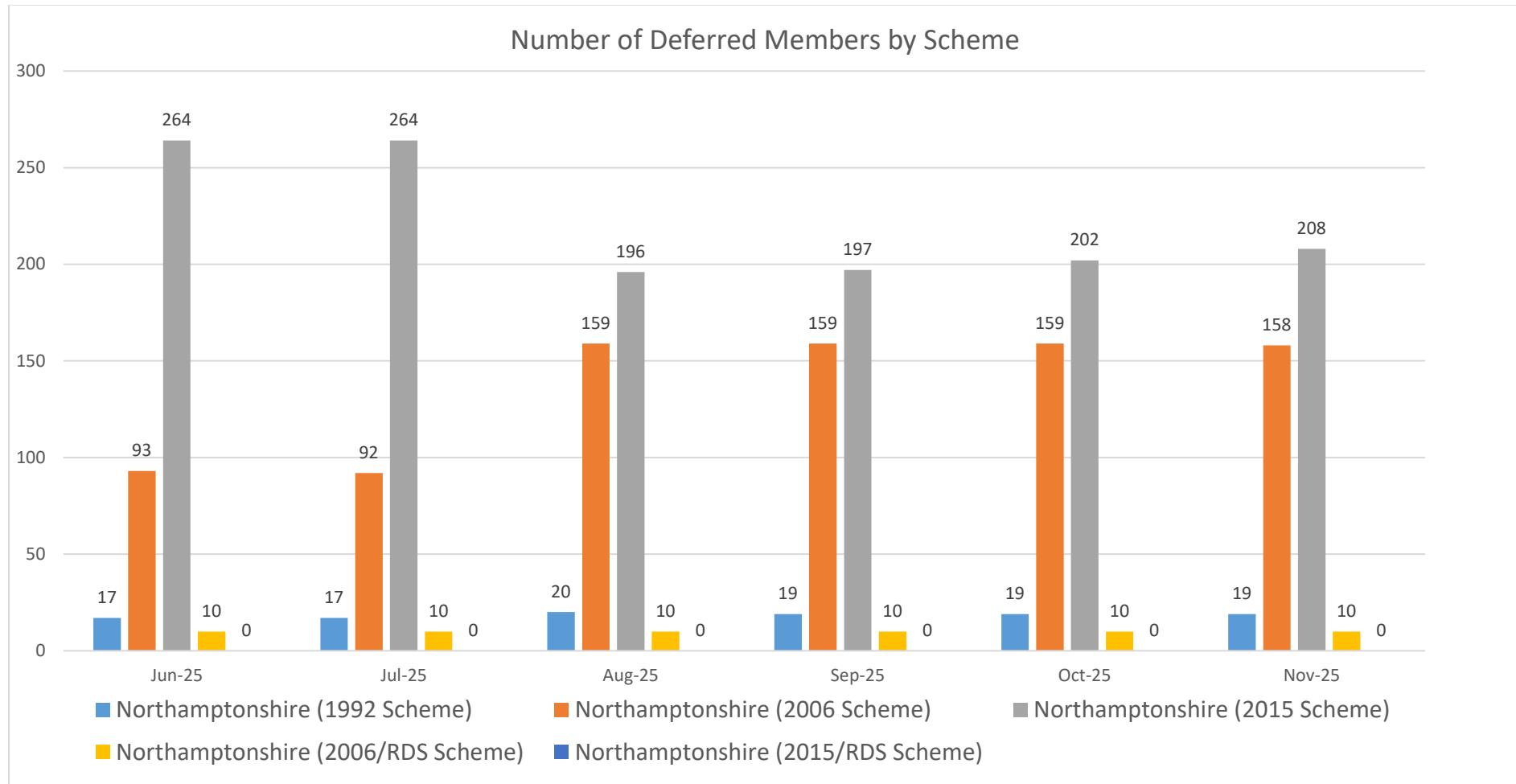


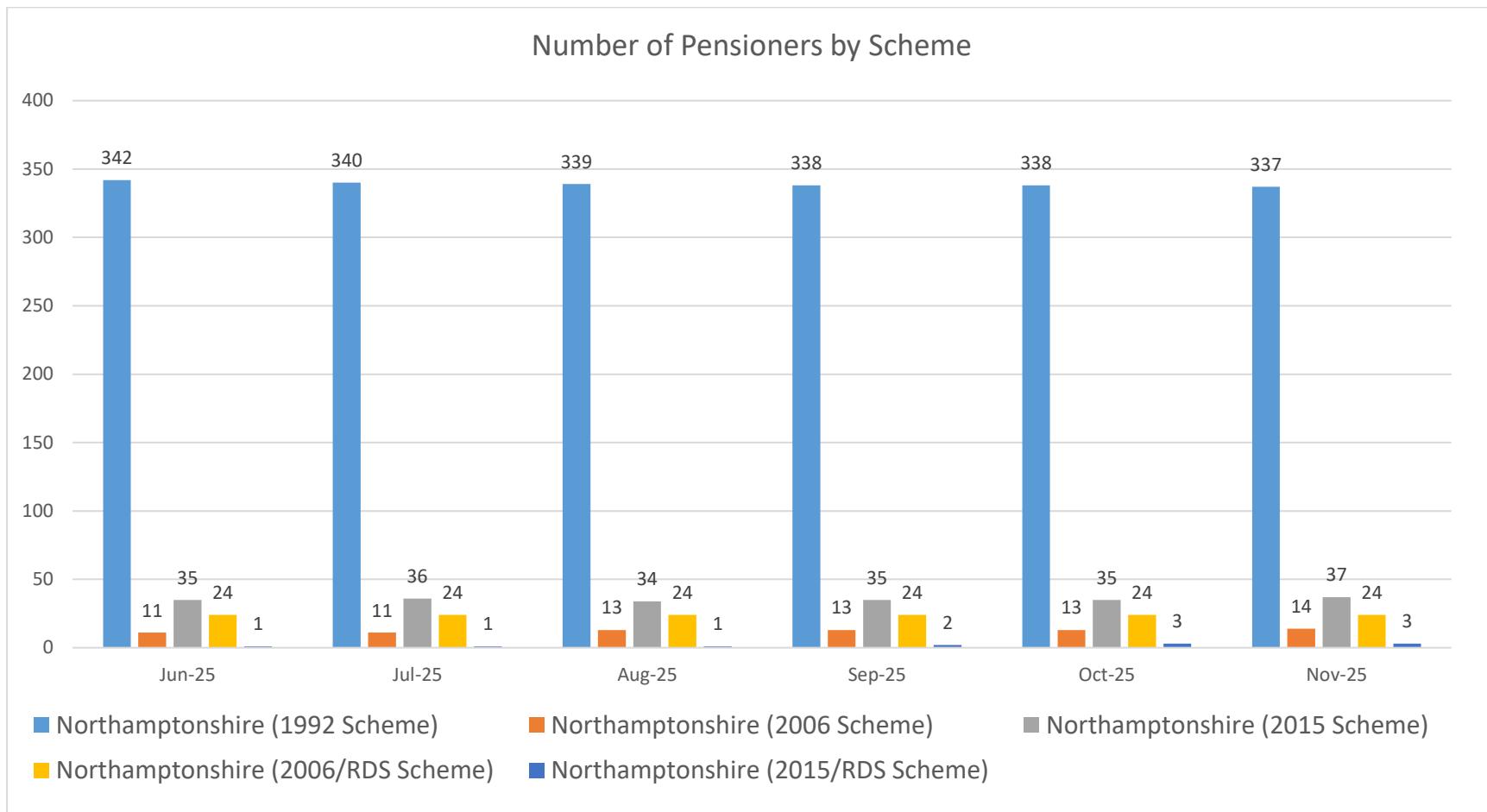
4. Membership Numbers

| Scheme Name | Active Members | Deferred Members | Pensioners | Beneficiaries | Preserved Refund | Leavers Options Pending |
|------------------------------------|----------------|------------------|------------|---------------|------------------|-------------------------|
| Northamptonshire (1992 Scheme) | 0 | 19 | 337 | 61 | 0 | 0 |
| Northamptonshire (2006 Scheme) | 0 | 158 | 14 | 1 | 10 | 4 |
| Northamptonshire (2006/RDS Scheme) | 0 | 10 | 24 | 0 | 0 | 0 |
| Northamptonshire (2015 Scheme) | 445 | 208 | 37 | 6 | 5 | 24 |
| Northamptonshire (2015/RDS Scheme) | 7 | 0 | 3 | 0 | 0 | 0 |









5. Administration Update

Welcome to Claudiu Tabacaru who joined the team on 27 October!!

He's joined us as a Member Services Manager and will be taking over the responsibility of the admin team a full time basis. Claudiu will be working with Laura Taylorson and sharing the responsibilities two days per week and for the other three days per week Laura will be managing the newly created Matthews team.

Matthews

Despite the late notification of the interest rates for October, which didn't arrive until the 9th, we were able to process a further 35 payments in time for October payroll. This is the total number across all clients.

We contacted LGA to express concern regarding the delay in issuing the interest rates and I've been assured a procedure is now in place to prevent the issue re-occurring and ensure they are delivered in a timely manner going forwards. The November rates were issued on the 4th.

I'm pleased to say that Sandra Mounsey has joined the Matthews Team as Team Manager. Sandra joins us from our Contact Centre with many years of experience at WYPF. There will be a cross over period while Sandra hands over her former duties but is already looking at the workflows in place and making time saving changes.

Sukwinder Kaur has moved to the Matthews Team full time and Chris Ashton will split his time working 3 days per week on Matthews and 2 days per week in the BAU team.

We will be welcoming a Senior Pensions Officer to the team full time before Christmas. Sharon Wilkinson will be moving across from our Contact Centre.

Alison Hall, who forms part of the wider team at WYPF, is dedicating approximately 5/6 hours per day to the Matthews Team.

Rachel Green and Arooj Farooq are settling in well to their Casual Pensions Officer Roles.

Interviews have just been completed for permanent Pensions Officer positions across the fund. We have scope to recruit to 2 full time positions and await the outcome of the interviews.

It is expected that Laura will move to cover Team Matthews 3 days per week week commencing 8th December whilst remaining in role to support Team Fire 2 days per week. The time up to 8th December allows Laura to ensure BAU processes and calculations are in place ready for the switch from Oracle to SQL servers and to support Claudiu stepping into the team.

The establishment of the Matthews Team is still in a work in progress but this is moving at pace in the right direction. We expect to share the complete team structure with you in January 2026.

FPS Bulletin 98 – October 2025

Project Implementation Data request – Thanks!

All 44 FRAs in England provided a response to the Matthews implementation survey request published in the September bulletin. This is the first time since the start of the Matthews second options exercise that all FRAs have responded to the implementation survey. This is especially timely as GAD will use this data to inform their review of Employer Contribution

Rates to apply from April 2027. GAD and LGA appreciate the efforts of all FRAs for their responses to the implementation survey this quarter and throughout the exercise.

Manual case update and new template

GAD has updated the Matthews manual cases note to extend the list of 'Cases to be referred to GAD'. The straightforward pension amount calculation included in the Matthews 2 calculator does not cover more complex pension calculation scenarios. The manual cases note now explicitly states that Cases for pensioner members who are subject to a Pension Sharing Order, Earmarking Order or Tax Charge Debits (Scheme Pays) should be referred to GAD.

ACTION: Scheme managers must ensure staff processing Matthews cases are familiar with the manual cases note, and that appropriate checks against it are completed for each case processed.

Where cases are to be submitted the process and secure Egress portal described in the note must be used. Care should also be taken that all required information is included and clearly set out when referring cases. Incomplete or poorly labelled information is likely to increase the time needed by GAD to respond to these cases.

TPR Breach Report for DB-RSS 2025

Please find attached the report to TPR for the delayed production of the DBS-RSS 2025.



Breach Report -
Northamptonshire Fir

As mentioned in our last client meeting we had hoped to produce some of these statements prior to SQL cutover. However, rollback of records to their remedy position is proving slower than expected with a greater number of member data issues than anticipated.

We are continuing with rollback and fully expect to issue DBS-RSS before 31 March 2026.

IC-RSS

We have been exploring ways we can complete the IC-RSS for the most urgent cohorts such as ill health, red & green cases. We have spoken to two actuaries and another administrator. These discussions are ongoing, however, there are some significant issues that must be resolved such as: Cost, accessing records & data, data sharing agreements, responsibility for the calculations, accuracy & checking, raising and responding to queries

In the meantime, due to requests from FRAs and scheme members, we have increased our resource on IC-RSS and are processing as many as we can daily. We are also testing recalculations in our admin system UPM. Should they prove accurate they will assist us in checking the manual calculations already prepared and speed up the process. Please note, these currently remain manual calculations.

Furthermore, should these calculations be accurate on UPM they will be used in the bulk production of IC-RSS (protected) in the New Year. We will provide further updates once testing has been completed.

6. Communication & Training

We would like to introduce our Winter 2025 series of employer training webinars, your sessions this season include:

- **FPS – Exception reports**
 - (How to get the most out of your exception reports)
 - *Thursday 30th October 10:00 – 11:00*
 - *Wednesday 5th November 14:00 – 15:00*
- **FPS – Monthly Contributions 3 (MC3)**
 - (The ins and outs of the MC3 process that is currently being introduced)
 - *Thursday 13th November 10:00 – 11:00*
 - *Wednesday 19th November 14:00 – 15:00*
- **FPS – Understanding how contacts work**
 - (The what, who, when, where and how of communication between us)
 - *Thursday 27th November 10:00 – 11:00*
 - *Wednesday 3rd December 14:00 – 15:00*

These sessions will run online from **30th October to 4th December** and each webinar will last 45 – 60 minutes where you will have the opportunity to ask questions throughout.

For a full list of dates and to book your place click [here](#).

We will deliver the webinars via Microsoft Teams and all unique joining links will be in your confirmation email after booking.

Please get in touch with [David Parrington](#), your Pension Fund Representative, if you have any suggestions or requests for what you would like to see at future training sessions.

Pension Boards

- South Yorkshire – 8 October 2025
- Dorset & Wiltshire – 16 October 2025
- North Yorkshire – 20 October 2025
- Northumberland – 21 October 2025
- Leicestershire – 22 October 2025

Other Meetings

- Administrator Forum – 13 October 2025
- Fire Communications Group – 14 October 2025
- WYPF Quarterly Client Meeting – 15 October 2025
- Administrator Forum – 20 October 2025

7. Member Update

None

8. IT Update

Pension Dashboards

All FRA data is in a queue to be onboarded to the Dashboard. The large numbers of pension schemes waiting to be onboarded by the PDP has created a delay. WYPF met with the TPR on 5 November and at that meeting TPR confirmed they do not expect WYPF or FRAs to submit a breach report as the delay is not our fault.

9. Five Year Audit Plan 2023 – 2027

| West Yorkshire Pension Fund Five Year Audit Plan 2022 - 2027 | Frq | Last Audit | Rcmnd | Days | 23/24 | 24/25 | 25/26 | 26/27 | 27/28 |
|--|-----|------------|-------|------|-------|-------|-------|-------|-------|
| Annual Accounts Verification | 1 | 20/09/21 | 1 | 50 | ✓ | ✓ | ✓ | ✓ | ✓ |
| Audits Per Year | | | | | 1 | 1 | 1 | 1 | 1 |
| Local Government Scheme Contributions | 2 | 01/11/21 | 2 | 50 | | | | | |
| New Pensions and Lump Sums - WYPF | | | | | | | | | |
| - Normal and Early Retirements | 5 | 09/10/19 | 1 | 25 | ✓ | | | | ✓ |
| - Death in Service, Post Retirement Widow and Dependent Benefits | 5 | 08/10/21 | 0 | 25 | | ✓ | | | |
| - Ill Health Pensions | 5 | 11/07/23 | 0 | 25 | | | | | ✓ |
| - Flexible Retirements | 5 | 30/11/20 | 2 | 25 | ✓ | | | | |
| - Deferred Pensions | 5 | 28/06/22 | 0 | 25 | | | ✓ | | |
| Transfers Out | 5 | 07/10/20 | 0 | 20 | | | | | ✓ |
| Transfers In | 5 | 17/05/21 | 0 | 20 | | | ✓ | | |
| Reimbursement of Agency Payments | 5 | 10/03/23 | 0 | 20 | | ✓ | | ✓ | |
| Life Existence / Certificates | 5 | 11/08/21 | 3 | 20 | | | | | ✓ |
| AVC Arrangements | 5 | 21/12/22 | 0 | 20 | | | ✓ | | |
| Admission of New Bodies | 5 | 07/02/20 | 0 | 20 | | | | | ✓ |
| Pensioners Payroll | 2.5 | 17/11/20 | 0 | 50 | | ✓ | | | |
| Purchase of Additional Pension | 5 | 29/03/22 | 0 | 20 | ✓ | | ✓ | | |
| Annual Benefits Statements | 2.5 | 30/09/22 | 0 | 40 | | | | ✓ | |
| Fire Service New Pensions and Lump Sums | | | | 1 | | | | | |
| - Normal and Early Retirements | 3 | 17/12/20 | 0 | 33.3 | | ✓ | | | ✓ |
| - Ill Health and Death Benefits | 3 | 23/06/22 | 0 | 33.3 | | | ✓ | | ✓ |
| - Deferred Pensions | 3 | | 0 | 33.3 | ✓ | | | ✓ | |
| Audits Per Year | | | | | 4 | 5 | 5 | 5 | 5 |
| UK and Overseas Equities | 1 | 01/02/23 | 0 | 75 | ✓ | ✓ | ✓ | ✓ | ✓ |
| UK Fixed and Index Linked Public and Corporate Bonds | 3 | 18/08/22 | 0 | 25 | | ✓ | | | ✓ |
| UK and Overseas Unit Trusts (Property and Other) | 3 | 06/02/23 | 1 | 25 | | ✓ | | | ✓ |
| Fund of Hedge Funds | 5 | 09/06/16 | 1 | 15 | | | ✓ | | |
| UK and Overseas Private Equities | 3 | 31/03/22 | 3 | 25 | | ✓ | | ✓ | |
| Global Bonds | 5 | 11/12/18 | 0 | 15 | ✓ | | | | |
| Treasury Management (Short Term Cash Lending) | 1 | 18/12/22 | 0 | 75 | ✓ | ✓ | ✓ | ✓ | ✓ |

| West Yorkshire Pension Fund Five Year Audit Plan 2022 - 2027 | Frq | Last Audit | Rcmnd | Days | 23/24 | 24/25 | 25/26 | 26/27 | 27/28 |
|--|------------|-------------------|--------------|-------------|--------------|--------------|--------------|--------------|--------------|
| Stock Lending | 5 | 24/11/21 | 1 | 15 | | | | ✓ | |
| Compliance with IAP Investment Decisions and Policies | 5 | 22/02/21 | 0 | 15 | ✓ | | ✓ | | |
| Verification of Assets | 5 | 01/03/21 | 0 | 15 | | | ✓ | | |
| Verification of Assets | 5 | 01/03/21 | | 15 | ✓ | | | | |
| Listed Alternatives | 5 | 00/01/00 | | 15 | | | | ✓ | |
| Audits Per Year | | | | | 5 | 5 | 5 | 4 | 4 |
| Additional work outside plan | | | | | | | | | |
| Transfer of Data to New Pensions System | | 02/07/12 | 0 | | | | | | |
| Monthly Contribution Data Usage | | 20/08/15 | 6 | | | | | | |
| Information Governance Including GDPR | | 01/05/19 | 7 | | | | | | |
| Transfer of Data From Outside Bodies | | 10/06/19 | 6 | | | | | | |
| Pooling Arrangements | | 20/03/19 | 1 | | | | | | |
| Custodial Transfer Arrangements | | 01/07/20 | 0 | | | | | | |
| Accuracy of Contributions Recorded on Member Records | | 10/02/20 | 7 | | | | | | |
| GLIL | | 30/07/20 | 1 | | | | | | |
| Accuracy of Contributions Recorded on Member Records - Follow Up (i) | | 05/11/21 | 2 | | | | | | |
| NLGPS Collaborative Work - Common Custodian Arrangements | | 30/04/21 | 1 | | | | | | |
| Business Continuity | | 17/01/22 | 5 | | | | | | |
| Shared Service Admission | | 07/04/22 | 6 | | | | | | |
| NLGPS Collaborative Work - NPEP | | 29/06/22 | 3 | | | | | | |
| NLGPS Collaborative Work - GLIL Infrastructure | | 18/04/23 | | | 1 | | | | 1 |
| Exiting Employers | | 25/04/23 | | | 1 | | | | 1 |
| No of audits | | | | | 12 | 11 | 11 | 10 | 12 |
| Audit days over five years | | | | | 885 | 177 | 177 | 177 | 177 |
| Resourced days | | | | | 1,225 | 245 | 245 | 245 | 245 |
| Headroom | | | | | 340 | 68 | 68 | 68 | 68 |

10. Overriding Disclosure Time Limits

| Disclosure Requirement | Time Limit | Number of breaches in month |
|---|---|------------------------------------|
| Material alterations to basic scheme information | Within 3 months of the change taking effect | 0 |
| Transfer Credits (quote) | Within 2 months | 0 |
| Annual Benefit Statements | By 31 August each year | Breach for in scope scheme members |
| Annual Benefit Statement (upon request) | Within 2 months of request, if not already provided within previous 12 months | 0 |
| Deferred Benefit Statements | By 31 August each year | Breach for in scope scheme members |
| Deferred Benefit Statement (upon request) | Within 2 months of request, if not already provided within previous 12 months | 0 |
| Pension Savings Statements | By 6 October each year | 0 |
| Cash Equivalent Transfer Value Out | Within 3 months of request | 0 |
| Accessing Benefits before Normal Pension Age | 2 month of benefits becoming payable | 0 |
| Accessing Benefits on or after Normal Pension Age | 1 month of benefits becoming payable | 0 |
| Notification of Deferred Benefit entitlement | 2 months of being notified of leaver | 0 |

Divorce Time limits

| Type of request | Time limit | Number of breaches in month |
|---|--|-----------------------------|
| Request for divorce information only. | 3 months from receipt of the request. | 0 |
| Request for divorce information where you are notified that the information is required in connection with divorce proceedings that have already commenced. | 6 weeks from receipt of the request. | 0 |
| Request for divorce information where a Court Order imposes a deadline. | Within the deadline specified by the Court. | 0 |
| Request for divorce information where you are notified that a Pension Sharing Order may be issued. | Within 21 days of receiving notification that a Pension Sharing Order may be issued or a date outside 21 days as specified by the Court. | 0 |
| Where the request is for information which does not include a Cash Equivalent Transfer Value | 1 month from receipt of the request. | 0 |
| Pension Sharing Order received but some information* and/or charges are still outstanding. | A letter to both parties needs to be sent out within 21 days of receiving the Order to explain the Order cannot be implemented and request the missing information and/or charges. | 0 |
| Pension Sharing Order received including all relevant information* and charges. | A letter** must be sent to both parties within 21 days of the start of the implementation period notifying them of the deadline. | 0 |
| Pension Sharing Order Received including all relevant information and charges. | 4 months to implement the Order of the date of receipt of the final information which allows calculation | 0 |
| PSO has been implemented. | A letter* must be sent to both parties within 21 days of implementing the PSO to notify both parties their entitlement. | 0 |

11. Calendar of Events

| January | February | March | April |
|---|---|--|--|
| Life Certificates HMRC Event Reporting Payment of Unauthorised Lump Sum and Scheme Sanction Charge to HMRC | Life Certificates Review of DWP benefits for Injury cases GAD Data Collection Spreadsheet | Life Certificates | Apply Pensions Increase Apply Care Revaluation Issue P60's Life Certificates Pensioner Newsletter |
| May | June | July | August |
| Life Certificates | Active Newsletter Life Certificates Issue Deferred Annual Benefits Statements | Life Certificates Issue Deferred Annual Benefits Statements Issue active Annual Benefits Statements | Issue active Annual Benefits Statements Life Certificates |
| September | October | November | December |
| Pension Estimates Assumption Exercise Life Certificates Pension Savings Statement | Life Certificates Participate in NFI tPR Scheme Returns | tPR Annual Survey Life Certificates | IAS19 Data capture exercise for Actuaries Life Certificates |

12. Regulations/Fire Scheme Update

Please take a few minutes to read the Firefighters' Pension (England) Scheme Advisory Board Bulletin (Link to Bulletin below) and take any action required. [FPS Bulletin 98](#)
Some key issues to highlight:

Age Discrimination Remedy updates

Updated HMRC Offsetting of Unauthorised Payments Reporting Template and Guidance

HMRC has created some additional guidance on how to report to HMRC any offsetting used for unauthorised payment top-ups. The guidance includes a description of what HMRC are expecting for each individual data item, along with an updated version of the offsetting of unauthorised payments spreadsheet template.

The guidance and updated template can be found in this [Age Discrimination Remedy – Useful Information](#) section in the member-restricted area of the FPS Regulations and Guidance website.

HMRC has asked that you do not remove any columns when completing the template. If the column is not applicable to the member you are reporting, please leave this blank.

The spreadsheet can be used for:

- 1) Reporting the top-up and any offsetting in the same period
- 2) Report the top-up only, if you have not used the offsetting process yet (top-up will be fully taxed and no offsetting will apply)
- 3) Report the use of offsetting after reporting the top-up in a previous period (a credit will be issued for any overpaid tax)

If you are reporting the top-up and offsetting in separate periods, please provide a reason for this. If you find that the spreadsheet does not support one of the three scenarios to report a change in a member's unauthorised payment tax position, please get in contact with HMRC at publicservicepensionsremedy@hmrc.gov.uk

ACTION: Scheme managers should ensure the necessary people are made aware of the updated template and guidance, and administrators should ensure the newest version of the offsetting template is being used and ensure the guidance document is followed.

Pensions Dashboards

MoneyHelper pensions dashboards testing – update The next stage of pensions dashboards testing began in October, with a low volume of individuals using a real dashboard with real pensions data. This is in line with the Pensions Dashboards Programme's (PDP) approach to consumer testing

TPR

Pensions dashboards webinar

The Pensions Regulator (TPR) is holding a free dashboards webinar at 2.30pm on 3 December 2025. The purpose of the webinar is to prepare schemes for dashboards duties.

TPR expects FRAs to connect by 31 October 2025, in line with the date set in DWP guidance. [Find out more about the TPR winter pensions dashboards webinar](#) and book your place online.

Action: WYPF met with TPR on 5 November. It was confirmed at this meeting that TPR were aware of delays to onboarding pensions schemes onto the Pension Dashboard due to the number of schemes onboarding at the same time. We are in a queue. The delay is no fault of WYPF or FRAs and TPR confirmed we are not required to report this delay as breach.

Public Sector Scheme Return

The Pensions Regulator (TPR) sent scheme return notices to managers of public service pension schemes in October 2025. TPR used the contact information in the online [Exchange](#) service to contact scheme managers.

Scheme managers must complete the return within six weeks of receiving the scheme return notice. This is a legal requirement.

There are no new questions in this year's scheme return. The section previously called 'Record keeping' has been updated to reflect the general code and TPR's expectations. This section is now called 'Scheme member data quality'.

Find out more about the [Public service scheme return](#) on TPR's website.

At this month's FRA drop-in session we discussed whether incomplete Matthews records should be included within the data scoring. It is LGA's view that this should be included as this represents the current position of the data. We will be informing TPR of the position for the sector, so that they take this into account when considering the sectors returns.

Action: WYPF will submit each FRA's annual scheme return

Training

Training and Development

Details of our training sessions are included on the [Training and Development](#) section of the [FPS regulations and guidance](#) website. The section sets out the training topics, dates that are available and how to book.

If there are any specific areas of training that you would like to see, please let us know via bluelightpensions@local.gov.uk or be part of our training working group.

ACTION: Scheme managers are encouraged to:

- allow their employees to attend the relevant training on offer, where it will help with their role and ongoing development.
- inform us of any specific areas of pensions training that they would like to see.

Local Pension Board (LPB)

Training Sessions Details of the LPB training sessions are included on the '[Training and Development](#)' section of the [FPS Board](#) website. The section sets out the dates that are available and how to book.

Events

FPS coffee mornings

Our MS Teams coffee mornings are continuing in August 2025. The informal sessions lasting up to an hour allow practitioners to catch up with colleagues and hear a brief update on FPS issues from the LGA Bluelight team.

We are pleased to include the presentations from recent sessions below:

7 October 2025 [GAD update – Matthews Project Implementation data](#)

[Bluelight Commercial Pensions Framework update](#)

28 October 2025 [Matthews Amendments – Readiness, compensation and litigation](#)

If you do not already receive the meeting invitations and would like to join us, please email bluelightpensions@local.gov.uk Please note that attendance at the coffee mornings is generally restricted to FPS practitioners and managers

Legislation

Statutory Instruments

[Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#) [SI2023/986]

Directions Orders

[Public Service Pensions \(Valuations and Employer Cost Cap\) Directions 2023](#)

Useful links

- [The Firefighters' Pensions \(England\) Scheme Advisory Board](#)
- [FPS Regulations and Guidance](#)
- [FPS Member](#)
- [Khub Firefighters Pensions Discussion Forum](#)
- [FPS1992 guidance and commentary](#)
- [The Pensions Regulator Public Service Schemes](#)
- [The Pensions Ombudsman](#)
- [HMRC Pensions Tax Manual](#)
- [LGA pensions website](#)
- [LGPS Regulations and Guidance](#)
- [LGPC Bulletins](#)

Pensions Dashboards

[TPR guidance and checklist](#)

[DWP guidance on connection](#)

[PASA connection readiness guidance](#)

I = Impact L = Like

| Reference | Risk Title | Cause and Effect | Priority (I x L) |
|-----------|---|--|------------------|
| 11 | Failure to deliver year end pension statements 26/27 Last Updated: 30 August 2026 Latest Review Date: 1 October 2025 Latest Review By: Nick Alexander | The obligation to deliver annual benefit statements | I = 4, L = 1 |
| 10 | Failure to deliver the final Remedy Statements (Incl RSS's), including; > Data cleansing records > New records > Divorce > Other complex cases Last Updated: 1 Nov 2025 | New data requirements may take time to find the appropriate records The ability of the system to deliver accurate statements given limited payroll data | I = 3, L = 5 |
| 2 | Failure to update scheme rules or comply with legislation Risk Owner: Interim Chief Finance Officer Latest Review Date: 1st November Latest Review Comments: Pension Board discretions still to be agreed Discretions to be bought to next pensions board, including review of Reg 85 in LGPS | Failure to update scheme rules or comply with legislation resulting in incorrect payments being made or to apply correct discretions following transfer to WYPF | I = 3, L = 3 |
| 4 | Failure to inform members of pension changes Risk Owner: Interim Chief Finance Officer Latest Review Date: 1st November Latest Review By: | Failure to inform members of pension changes leading to members not being informed of changes in a timely fashion & potentially stopping timely changes to pension arrangements. | I = 3, L = 2 |

| | | | |
|---|---|--|--------------|
| 5 | <p>Non adherence to tPR, HMRC, 3rd parties</p> <p>Risk Owner: Strategic Finance Manager</p> <p>Last Updated: 1 Nov 2025</p> | <p>Inadequate reporting to TPR, HMRC and third parties.</p> | I = 3, L = 1 |
| 6 | <p>Increase in the number of opt outs & none enrolment when joining due to underappreciation of pension benefits, resulting in increased employer costs and reduced employee benefits.</p> <p>Risk Owner: Interim Chief Finance Officer</p> <p>Latest Review Date: 30 August 2025</p> | <p>Increase in the number of opt outs due to underappreciation of pension benefits leading to reduced numbers of active members and the potential for pension schemes to become unavailable.</p> | I = 2, L = 2 |
| 8 | <p>Data Management</p> <p>Latest Review Date: 1 Nov</p> | <p>Inappropriate use and transfer on data to Third Parties</p> | I = 4, L - 2 |

| | | | |
|---|--|--|--------------|
| | <p>Matthews case closure by 31.3.26</p> <p>Latest Review Date: 1 Nov 2025</p> <p>Latest Review By:</p> | <p>Failure to implement the agreed outcomes from the ruling</p> <p>Failure to receive accurate payroll records driving additional pension payments</p> | I = 3, L - 2 |
| 9 | | | |

lihood

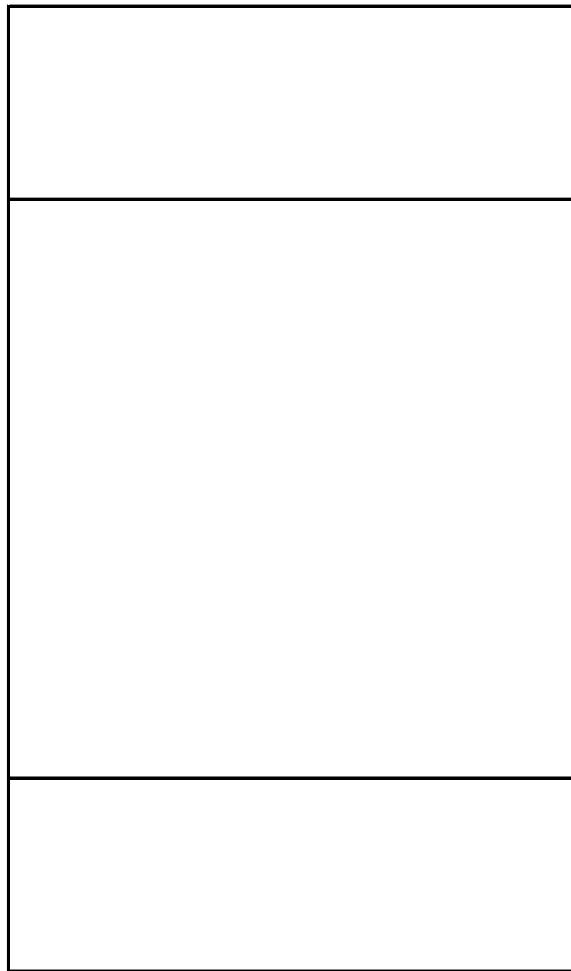
| | Risk Control Residual | Action Required Target Risk |
|----|--|--|
| 8 | Finalise the remaining pension remedy cases | Keep up to date with the existing timeline |
| 15 | A delay in the process could lead to fines, reductions in trust and confidence and missing HMRC deadlines Deliver the RPSS's as close to the 01/09/2025 as possible | On going discussions with WNH with regards to the limited number of records |
| 9 | The pensions board are to confirm the new discretions for transfer to WYPF. Milestone planning with WYPF to agree all processes and procedures | Positive confirmation of agreed discretionary policy and review in post go live SLA meetings Enabling Service need to actively manage the Services (WNH & WYPF) to ensure that data is appropriately transferred in a timely manner |
| 6 | On going discussion and Communication plan with WYPF, Unison, Members & Pensioners to ensure all known changes are communicated to all parties. | Regular checks between WNH & WYPF to ensure effective management of hand over and timely transfer of updates to WYPF data. Risk Owner: Finance and Resources Officer |

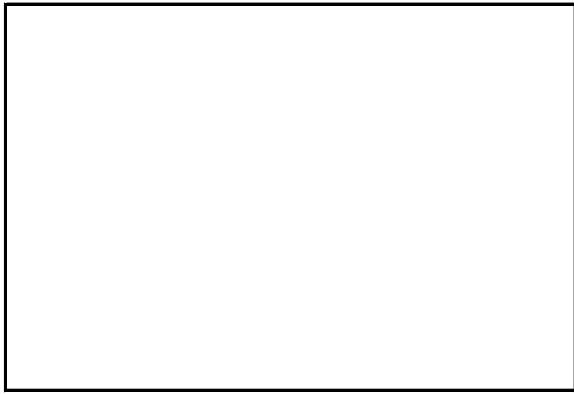
| | | |
|---|---|---|
| 3 | <p>Ensure it is clear within take on plan the deliverables for the year end returns and other tasks reportable to the TPR and Home Office.</p> | <p>Agree deliver timeframe with WYPF and ensure the full deliverables list is managed by either WNH or WYPF based on deliverable data.</p> |
| 4 | <p>Consultation underway with scheme administrators around the future position of contributions. This consultation is aimed to deliver reduced opt outs through more sustainable contribution rates</p> <p>Auto enrolment now requires all new starters to be enrolled into a pension scheme and they have to actually opt out thus potentially reducing the number of opt outs.</p> <p>HR and Payroll to liaise and report on opt outs.</p> <p>The Pension Board conduct annual reviews and liaise with the Home Office.</p> <p>Force to actively promote benefits</p> | <p>Person Responsible: Lead HR Officer (Pensions)</p> <p>Further comms to be issued following the next intake to ensure all staff and Fire Fighters are aware of the scheme benefits.</p> |
| 8 | <p>Data security mechanisms within Fire, WYPF & Police are appropriate for the management of personal data</p> <p>Data sharing agreements with National Fire Services</p> | <p>Review and ensure audits are undertaken and reviewed</p> |

| | | |
|---|--|---|
| 6 | <p>Continual discussions with WYPF and work with pensioners on the options</p> <p>2nd/ 3rd option letters have been issued to the individuals in scope</p> <p>Legal deadline extended to 31/3/26 Service considering approach of 25% salary assumption</p> <p>Cat is working on the remedial work and finance are looking to support this with extra resources</p> | <p>Lead Person: Joint Head of HR</p> <p>Continual Management with the Joint Head of HR to deliver agreed outcomes</p> |
|---|--|---|

| |
|---------------------|
| Closure note |
| |
| |
| |
| |









Northamptonshire Firefighters' Pension Scheme Local Pension Board

AGENDA ITEM: 14

| | |
|-----------------------|--|
| REPORT BY | |
| SUBJECT | Northamptonshire Firefighters' Pension Scheme Local Pension Board - Agenda Plan |
| RECOMMENDATION | To discuss the agenda plan |

1. Background

1.1 The agenda plan incorporates statutory, good practice and agreed scrutiny items and has been updated to reflect the items at the March 2024 – March 2026

| Agenda item | Frequency required | 18 March 2026 | 23 June 2026 | 22 September 2026 | 08 December 2026 |
|--|--------------------|--|--|--|--|
| Confirmed agenda to be circulated | | 11 February 2026 | 26 May 2026 | 25 August 2026 | 10 November |
| Deadline for reports to be submitted | | 06 March 2026 | 12 June 2026 | 11 September 2026 | 27 November 2026 |
| Papers to be circulated | | 11 March 2026 | 16 June 2026 | 15 September 2026 | 01 December 2026 |
| Apologies and Declaration of Interests | every meeting | Apologies and Declaration of Interests |
| Minutes | every meeting | Minutes | Minutes | Minutes | Minutes |

| Agenda item | Frequency required | 18 March 2026 | 23 June 2026 | 22 September 2026 | 08 December 2026 |
|--|----------------------------------|--|--|---|--|
| WYPF Monthly report (latest is presented and will cover: - admin update - LGA points of interest | every meeting | Fire Fighters Pensions Scheme Administration | Fire Fighters Pensions Scheme Administration | Fire Fighters Pensions Scheme Administration | Fire Fighters Pensions Scheme Administration |
| Update and any breaches | Every meeting | Update and any breaches | Update and any breaches | Update and any breaches | Update and any breaches |
| IDPRS | Every meeting | IDPRS | IDPRS | IDPRS | IDPRS |
| Compliance with the Pensions regulator and Code of Practice | annually | | | Compliance with the Pensions regulator and Code of Practice | |
| Risk Register | every meeting | Risk Register | Risk Register | Risk Register | Risk Register |
| Annual Report | annually | | | Annual Report | |
| Annual Benefits Statement | Annually | | | Annual Benefits Statement | |
| Immediate Detriment position | Annually | | | | Immediate Detriment position |
| Age Discrimination remedy | annually | | | | Age Discrimination remedy |
| Election of Chair and Vice chair | Annually (1st meeting within FY) | | Election of Chair and Vice chair | | |

| Agenda item | Frequency required | 18 March 2026 | 23 June 2026 | 22 September 2026 | 08 December 2026 |
|--|--------------------|--|----------------------|-----------------------|---|
| | | | | | |
| Knowledge Management and Representative self-assessment | | | | | Knowledge Management and Representative self-assessment |
| Communication update (to list communications being sent) | Every meeting | Communication plan | Communication plan | Communication plan | Communication plan |
| Board Training | Every meeting | Board Training | Board Training | Board Training | Board Training |
| Data improvement plan | Bi - Annually | Data improvement plan | | Data improvement plan | |
| Proposed discretions | | Proposed discretions | Proposed discretions | | Proposed discretions |
| Firefighters pension scheme administration – annual update | annually | Firefighters pension scheme administration – annual update | | | |