



## **NORTHAMPTONSHIRE FIRE AND RESCUE AUTHORITY**

### **PENSION BOARD MEETING**

**Friday 15th December 2023 at 11.30-13.00**

**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 Kate Osborne 03000 111 222**

[Kate.Osborne@northantspfcc.gov.uk](mailto:Kate.Osborne@northantspfcc.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***

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<b>Public Meeting of the Fire Pension Board</b>				Time
1	Welcome and Apologies for non- attendance			
2	Declarations of Interests			
3 (pg 3)	Meetings and Action log 2nd November 2023	Chair	Report	
4 (pg8)	WYPF Month Report – review (October or November - latest report provided)	HS	Report	
5 (pg30)	Risk Register	NA	Report	
6	Update on letters due by 31st December 2023 deadline - Remedy Warm Up Letters - Matthews first expression of interest letter	NA	Verbal	
7	Chief Fire Officer - Pension Board ToR update	ST	Verbal	
8 (pg31)	Agenda Plan	HK / KO	Report	
9	Recruitment Update - Employee Representative	ST	Verbal	
10	Pension Board member – issues to raise	All	Verbal	
11	AOB	Chair		
12	Confidential items – any	Chair		
	Resolution to exclude the public	Chair		
	Future Meetings: - 15th December 2023 - 28th March 2024 - 18th July 2024			

## Agenda Item : 3

## NFRS Pension Board meeting NOTES AND ACTION LOG – 2nd November 2023

Attendees: Nick Alexander (NA); Kate Osborne (KO); Helen King (HK); Simon Tuhill (ST); Aiden Philips (AP); Helen Scargill (HS)

	Issue	Actions	Comments
1	Welcome and Apologies for non- attendance		Welcome Simon Tuhill – acting CFO
2	Declarations of Interests		- None declared
3	Meetings and Action log 9th June 2023	<p>Action CF – AP – contacting retirees</p> <p>ACTION – HK to contact s151 at West Northants regarding monthly extract delays</p> <p>ACTION – HS&amp; NA to highlight numbers of affected persons</p> <p>ACTION – KO to send ToR to ST to update with HK assistance</p>	<ul style="list-style-type: none"> <li>- HS – Letter template completed</li> <li>- AP – CF contacting retirees – op phoenix –</li> <li>- NA – data collection – need to be able to take everything fully in house to have the data to do that. Currently no access to payroll so there are delays and relies on West Northants for monthly extracts and other data feeds. Unlikely to be solved before all moved in house. Will cause problems. Extract will be with HS but the timeliness and accuracy moving forwards will only be solved when moving in house.</li> <li>- Delays in monthly reports and queries – detailed in WYPF annual report “monthly returns”.</li> <li>- NA – speaking to payroll team to solve issues as could be seen as a breach. ACTION - HK suggested contacting their s151. To agree wording with NA</li> <li>- Quality review needs to happen when data is received from West Northants.</li> <li>- ST – we now know there is a risk/ breach – what are we going to do? – Medium term – payroll back in house. But what is happening between now and April to mitigate risk – HK – stage 1 – contact s151 in West Northants.</li> <li>- NA – happy to speak with anyone outside formal pension abroad meeting about these risks/ breaches to continue path of improvement.</li> <li>- ST – do we know what the issues is, how many colleagues are effected? How bad is the problem. NA to meet with HS to bring to December meeting ACTION</li> <li>- KO to send TOR to ST. HK to support with this.</li> </ul>

4	<p>Combined Agenda Item to include</p> <ul style="list-style-type: none"> <li>- Fire Fighters pension scheme administration update</li> <li>- Update and breaches of law</li> <li>- LGA bulletin – points of interest</li> <li>- LGS bulletin and WYPF client report actions</li> </ul>	<p>ACTION – NA and HS to discuss TPR annual survey</p> <p>ACTION – NA to provide update on two communications due 31st December (Remedy Warm Up Letters &amp; Matthews first expression of interest letter)</p> <p>ACTION – update action log and handover to NA new Joint Pension Post holder</p>	<ul style="list-style-type: none"> <li>• NA admin update – touched upon outstanding issues</li> <li>• NA issued all of the annual benefits statements and tax breaches and been circulated to appropriate parties</li> <li>• Updates provided to pension scheme regulators in ref to administration.</li> <li>• TPR annual survey just received – NA and HS to discuss separately.</li> <li>• LGA bulletins – unsurprisingly a busy month – position currently in that we have gone past October and starting to embed the position into business as usual on both fire and police have been some discussions around the practical reality of administering of things e.g. published calculators compared to the reality the ability to recover through payroll vs. other avenues. FRS are trying to help their employees but not inline with regulations in some cases.</li> <li>• Questions have been posted to national lead on guidance around administration and regulation compliance. And also ensuring we are doing our best by all employees.</li> <li>• NA – raised concerns around administration – as issues come about we need to discuss and this should be in four regular board meetings throughout the year.</li> <li>• Communication plan required but needed hand in hand with FBU. Work in partnership rather than in isolation. So all have a realistic expectation of where we are and the situations and risks.</li> <li>• Breaches, hot topics and flavour of where we are</li> <li>• List of actions for – ill health payments – should be in progress, follow up LGA produced a warm up communication letters, WYPF has sent letters on our behalf apart from ill health cases (92) now should fall under ill-health reassessment system. Warm up comms required. (to ensure we meet disclosure requirements). To notify of change within three months of change – 31st October change occurred, need to send letters by 31st December – NA to bring update on progress of this at December meeting.</li> <li>• Matthews – 1st October 23 – everyone in scope needs to have been sent expression of wish letter by 31st December to meet overriding disclosure timeframes. NA – to provide update at December meeting.</li> </ul> <p>- Action Log</p> <ul style="list-style-type: none"> <li>• Excel – have completed tab. Update.</li> <li>• Some bulletins – yes theyre actions – not need to take specific action but needs bulletin reading – and accountable person and HS to confirm they have familiarised themselves with the bulleting – those that say “FRA’s should be aware or should have read” and get internal and external confirmation of this.</li> <li>• Need people to own actions.</li> </ul>
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		ACTION – KO to send excel action log document to NA	<ul style="list-style-type: none"> <li>Anything up to June – WYPF have done actions</li> <li>New joint pension post – proposal to be owner of action log.</li> <li>KO – to send NA the excel spreadsheet and update in preparation for new owner.</li> </ul>
5	Annual Report	<p>ACTION – medical forms – need to ensure HR have appropriate/ correct information. NA and HK – to contact HR to check this is in place</p> <p>ACTION – KO – amend agenda plan to include monthly report as WYPF update</p>	<ul style="list-style-type: none"> <li>HS to present – report sent this morning. Open for questions</li> <li>HK – under medical forms – recommendations – not correct data. How can we improve that? HS – I don't know if any of the cases sampled are Northamptonshire. Potentially includes Northamptonshire. HS – WYPF get notification of retirement on health groups and certificates are not matching retirement notification. Lower/ higher tier – proper check of certificates hasn't been done within FRA HR dept.</li> <li>Appropriate person within FRA needs to have the correct information – ACTION - CF with HR colleagues</li> <li>HR – correct certificates need to be completed and ensure they are clear what the IQMP has said. The responsibility for Teir classification lies with the FRA. A process then has to go to end of working day and contract termination. Then the correct retirement forms needs to be sent to WYPF.</li> <li>ACTION - HK – to contact head of HR and NA to ensure this process is in place</li> <li>ST – talks about KPIs – does a KPI come to pension board? – HS – yes all on monthly client reports</li> <li>ACTION – KO – attach previous client report to agenda for future meetings – i.e. November KPI report at December meeting. Add to agenda plan</li> <li>HS – talked through the October KPI report.</li> </ul>
6	Compliance with the Pensions regulator and Code of Practise		Nothing to update Pension Board about
7	Communication updates		<ul style="list-style-type: none"> <li>NA – two of the most important communication tranches coming up – previously mentioned</li> <li>NA to provide an update at December board meeting (see previous action)</li> </ul>

		ACTION – HS – to provide example excel doc. If possible to track communications	<ul style="list-style-type: none"> <li>• NA – need to ensure when the pension specialist does come in bring an updated report on Monthly issued communications would be useful to present to board.</li> <li>• Can link in with DD</li> <li>• HS – lots of boards have this as an excel spreadsheet updated and signed off on monthly basis. HS – will see if she can find any examples</li> <li>• This agenda item will become the proposed excel spreadsheet communication tracker</li> </ul>
8	Annual Benefits Statement	ACTION – NA and HS to meet to discuss anyone in 2015 scheme effected by breaches. HS to provide report on actions required	<ul style="list-style-type: none"> <li>- All have been issued.</li> <li>- There is the oddity this year by those effected by remedy</li> <li>- NA asked HS – are you aware of anyone in 2015 scheme that would be effected by breaches – NA to meet at a later date to discuss</li> <li>- HS – everyone who has breached has normal statement. Subsequently they have received letter from those who were fully protected in schemes or not effected by remedy to notify them if actions need to be taken.</li> <li>- HS – to pull report of those who need to take actions.</li> </ul>
9	Age discrimination remedy update		Mentioned during previous agenda items.
10	Risk Register and Data Improvement plan update	<p>ACTION – NA – add extracts, monthly return delays/ issues, non-compliance (in ref to remedy), and poss the move in House to Risk Register</p> <p>ACTION NA – completed risks on additional tab within spreadsheet.</p>	<ul style="list-style-type: none"> <li>- need to add extracts into risk register</li> <li>- my suggestions or best practise please raise to NA to include.</li> <li>- need monthly returns to be added onto risk register and it will be the new highest risk</li> <li>- Non compliance in regards to remedy – will need to be added</li> <li>- item 1 – management of transference to McCloud and Sargent – to be closed. But it opens up new risks, which will feature in future reports post October.</li> </ul> <p>ACTIONS</p> <ul style="list-style-type: none"> <li>- risk 3 – change to pandemic</li> <li>- TPR – suggested all pension boards have cyber security as a risk</li> <li>- complexity with West Northants – over payment or underpayment?</li> <li>- moving in house as new risk????</li> </ul> <p>Completed or removed risks onto another Tab</p>
11	New abatements q1 2023		No requests received.
12	Board Training	ACTION – ALL to provide KO	<ul style="list-style-type: none"> <li>- KO to update and circulate and board members to update</li> </ul> <p>Then plan of assessed need to be drafted</p>

		with training update	
13	Agenda Plan	ACTION - HK / KO update agenda plan	KO to amend and update
14	AOB		<ul style="list-style-type: none"> <li>- Thanks given to HS for work over the last three months</li> <li>- Recruitment – ST – election of Chair – CFO is the elected chair of pension board.</li> <li>- ST not formally a member of pension scheme –</li> <li>- Election of another employee representative – ST has sent paperwork and other forms and advert to the SIT team for them to convert and publish in weekly bulletin.</li> <li>- This is open to retired members – therefore do we put this on the website? – AP – Op Phoenix – now have contact with National Association of retired firefighters and one of watch managers has whatsapp groups with 79 retirees. So there are two potential avenues there.</li> <li>- ST – link in with AP around circulation to retired members</li> </ul>
15	Confidential items – any	Chair	
	<b>Resolution to exclude the public</b>	Chair	
	<b>Future meetings</b> <ul style="list-style-type: none"> <li>- 15th December</li> <li>- 28th March 2024</li> <li>- 18th July 2024</li> </ul>		

# Monthly Report

December 2023

Northamptonshire Fire Authority



**West Yorkshire Pension Fund**



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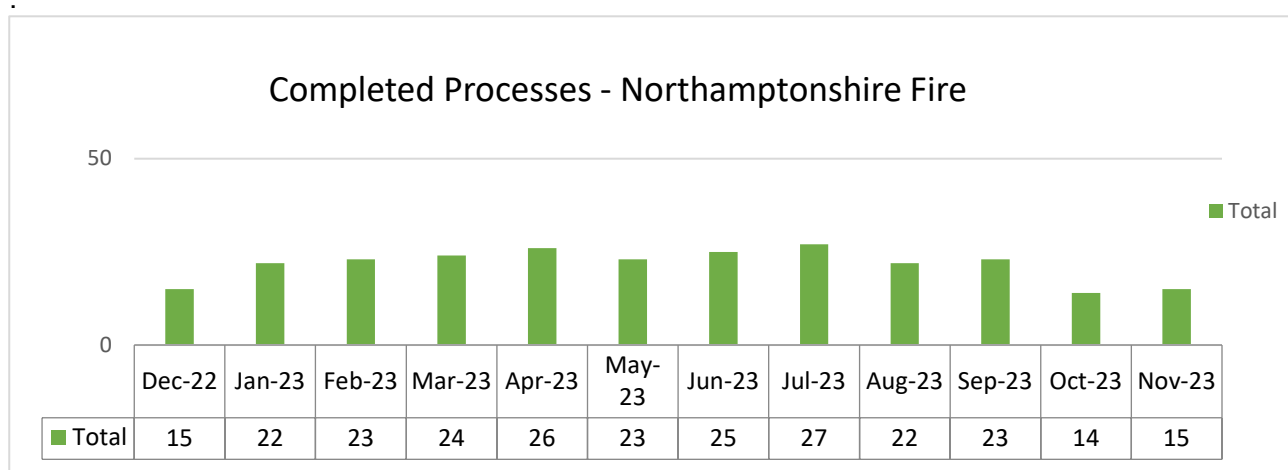


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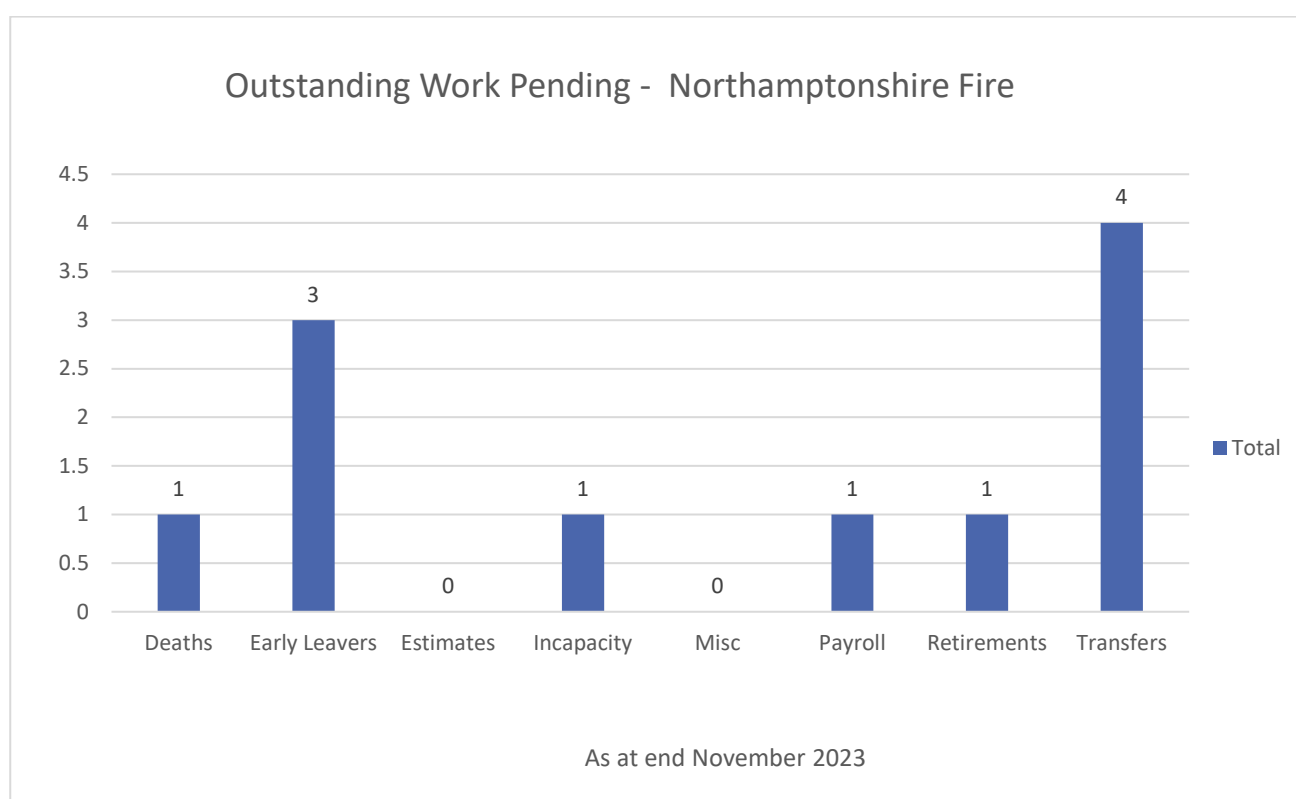
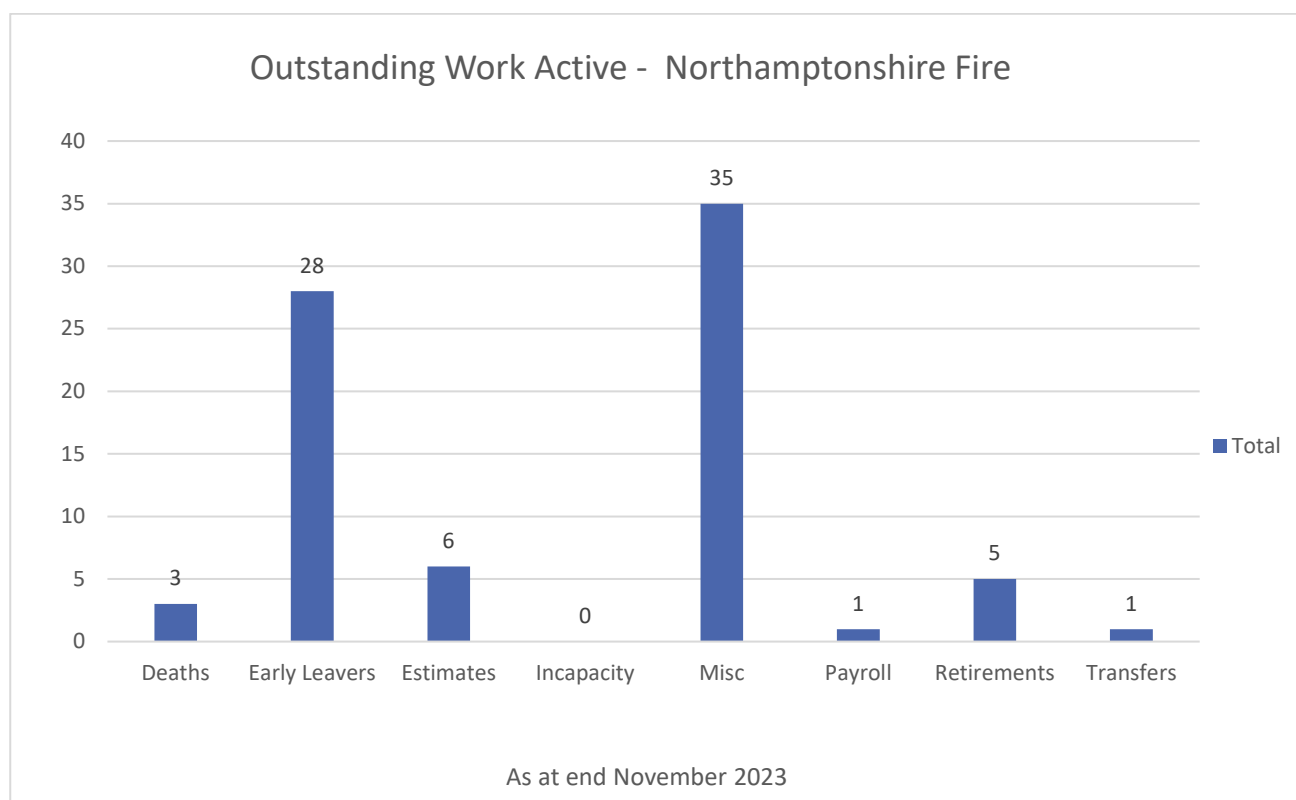
## 1.Completed processes

1 to 30 November 2023						
Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken
Transfer In Quote	1	35	1	85	100	3
Deferred Benefits Set Up on Leaving	2	20	2	85	100	10
Pension Estimate	4	10	1	90	25	18.75
Pension Set Up/Payment of Lump Sum	2	3	2	85	100	3
Retirement Actual	2	10	2	90	100	3.5
Change of Address	1	20	1	85	100	1
General Payroll Changes	1	20	1	85	100	1
Refund Actual	1	10	1	90	100	6
Life Certificate	1	10	1	85	100	1
Monthly Pension	458	Pay date	458	100	100	



**Pension Estimate** didn't meet due to a delay in receiving pay confirmation form the FRA.

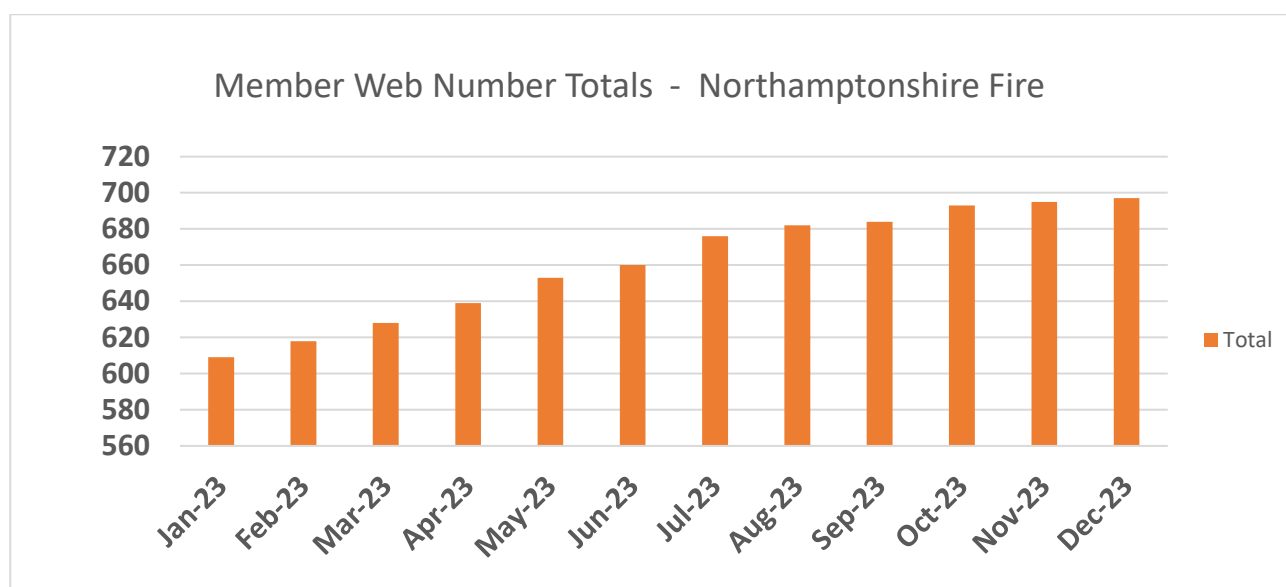
## 2. Work in Progress



### 3. Member Web Registrations

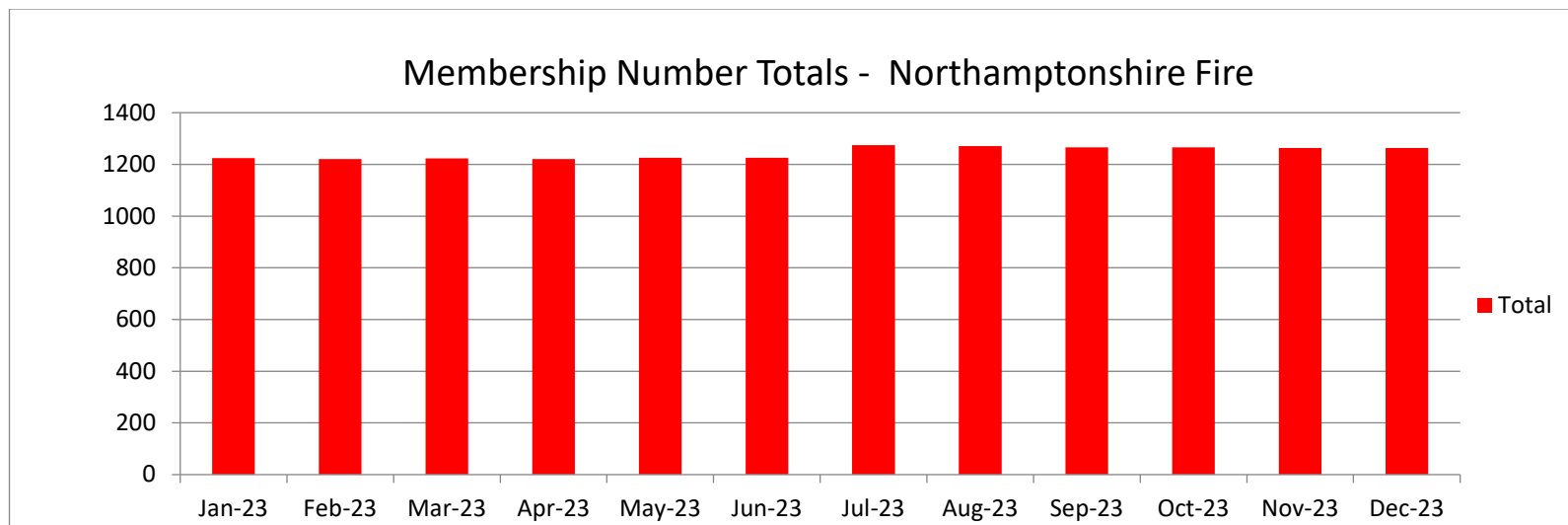
The number of members signed up to member web are:

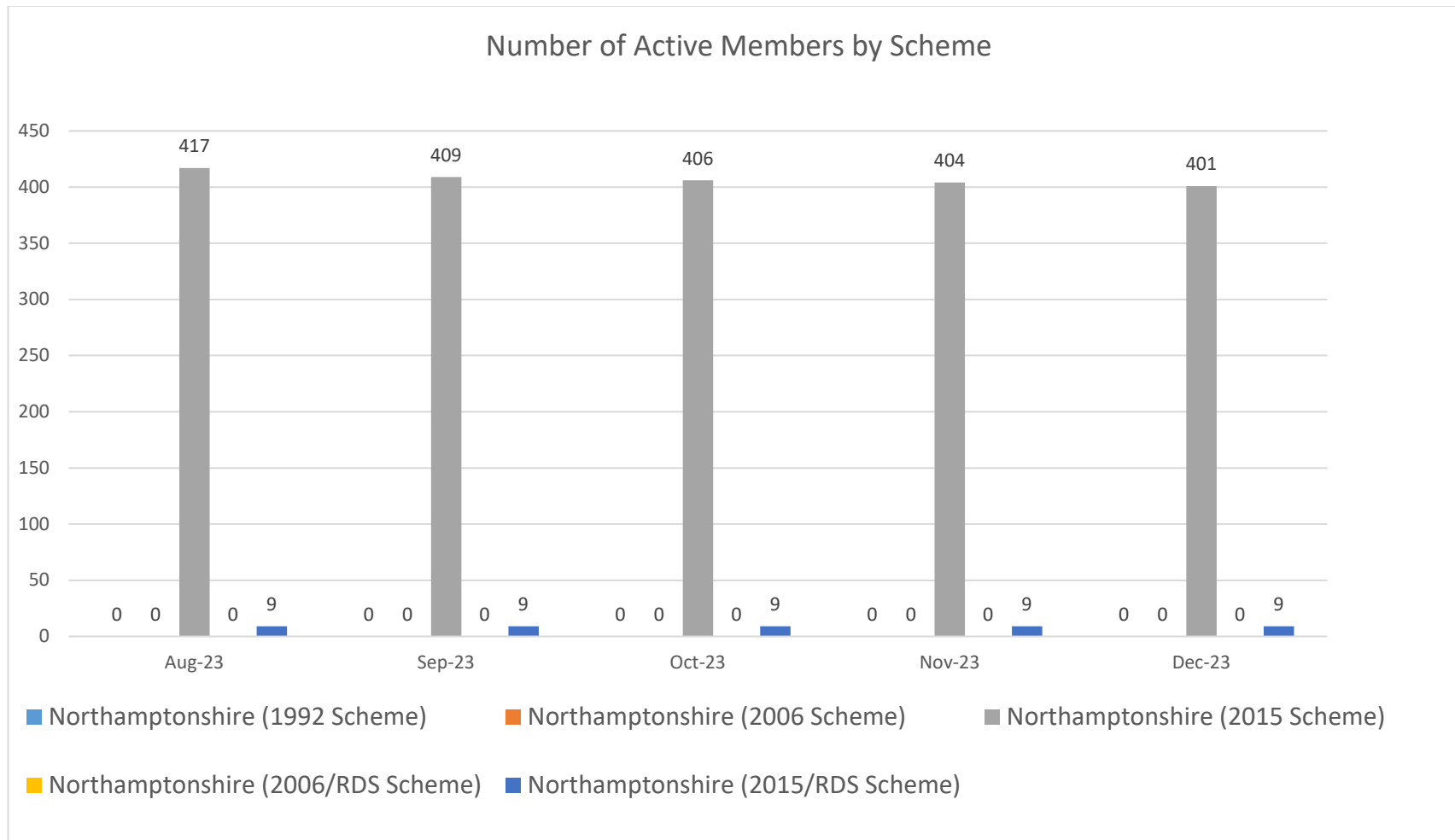
Status	Number
Active	272
Pensioner	250
Pensioner Ex-Spouse	0
Beneficiary Pensioner	19
Deferred Ex-Spouse	0
Deferred	156

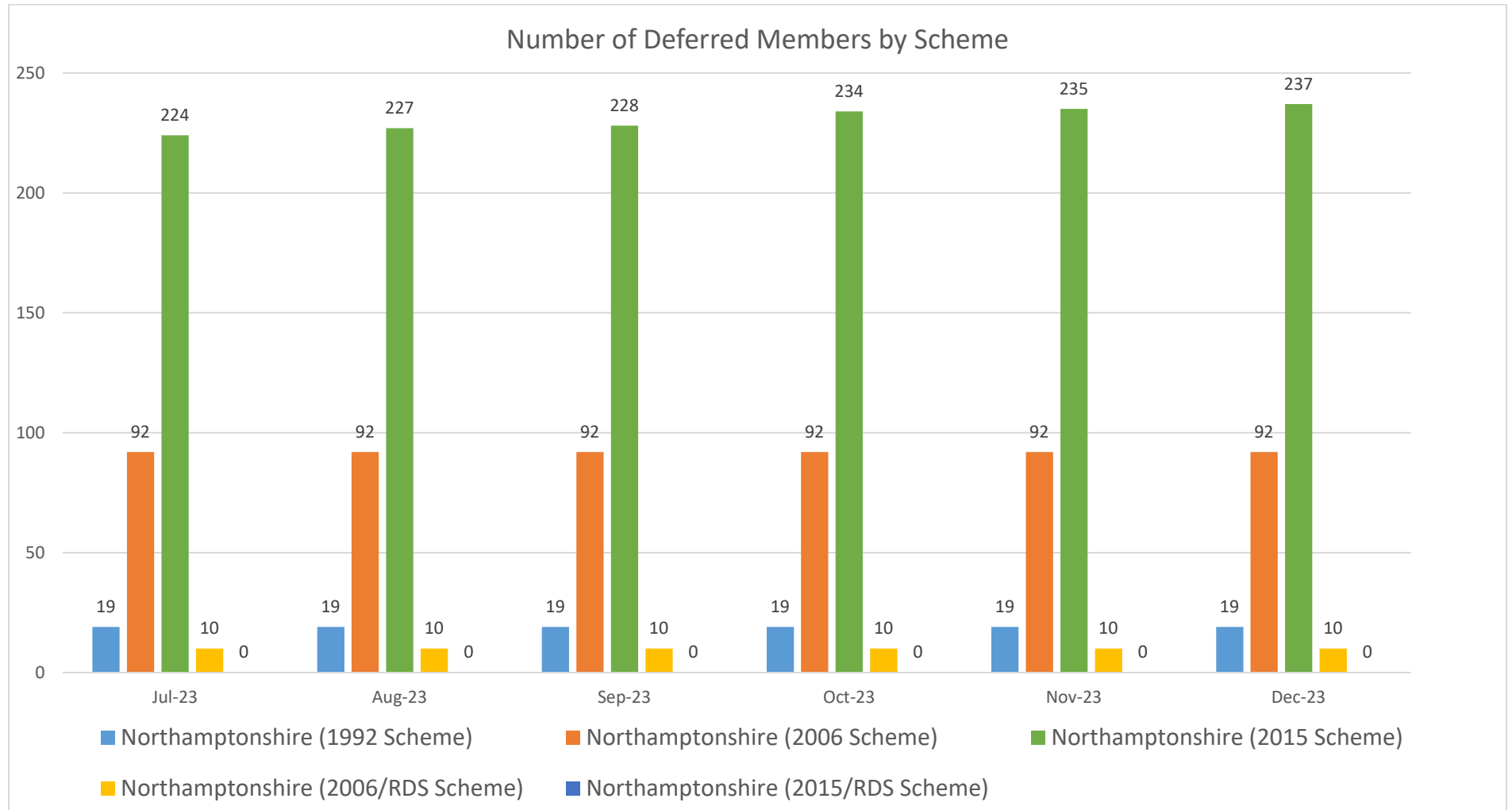


## 4.Membership Numbers

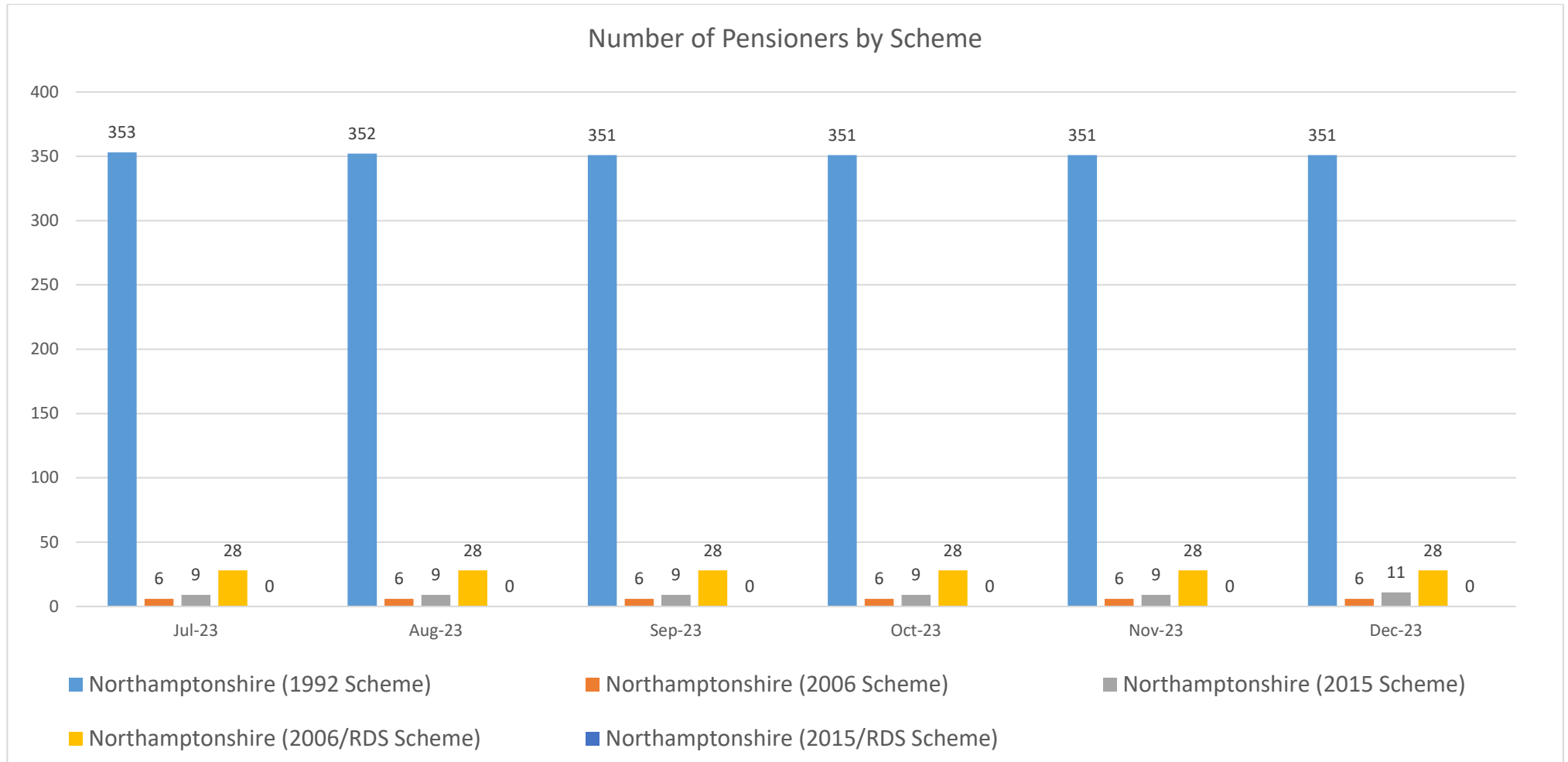
Scheme Name	Active Members	Deferred Members	Pensioners	Beneficiaries	Preserved Refund	Leavers Options Pending
Northamptonshire (1992 Scheme)	0	19	351	55	0	0
Northamptonshire (2006 Scheme)	0	92	6	1	10	0
Northamptonshire (2006/RDS Scheme)	0	10	28	0	0	0
Northamptonshire (2015 Scheme)	401	237	11	0	4	30
Northamptonshire (2015/RDS Scheme)	9	0	0	0	0	0











## 5. Administration Update

### Annual Scheme Returns

WYPF have received notifications that the Annual Scheme Returns need to be completed by **25 January 2024**.

Tracy Weaver has e-mailed all FRAs that we complete Annual Scheme Returns for to ask them to confirm their Governance (Scheme Manager & Pension Board) Details are correct.

Tracy will complete the Annual Scheme Returns for those FRAs on receipt of the information.

### Governance and Administration Survey

This TPR survey has shown a fall in the number of FRAs, 74% to 67%, that are compliant in all 6 areas of scheme governance.

The [TPR six key processes](#) factsheet will be updated in due course to reflect the latest performance and give further guidance to FRAs in order to achieve a higher rate of understanding and compliance.

It would be beneficial if all FRAs share this information with appropriate colleagues and Pension Board Members. Furthermore, these key personnel should be encouraged to attend events such as the LGA Coffee Mornings, webinars and the WYPF client meetings so they are well briefed about key issues faced by the FPS in 2024.

### Retirements and RSS

Retiring scheme members should have noticed no change in service post 1 October.

WYPF staff continue to develop and implement additional/manual processes (to our software UPM) to ensure all benefits options have been provided pre-retirement in accordance with amendment regulations with all payments made on time.

WYPF continue to process and prepare work with all known retiring members receiving packs for January retirements.

It is our understanding the first of the RSS' will be formally released on 13 December with others to follow shortly. LGA have been advised the ABS RSS must be released by mid-January if it is to be included in the 2024 statement.

FRAs are reminded that the RSS does not have to be provided with the 2024 ABS. If this is the case the RSS must be provided separately and no later than 31 March 2025.

### FRA emails

We have been receiving emails from FRAs relating to multiple scheme members.

As the information has to be put on records can we ask all FRAs to please send an individual email for each scheme member.

### Financial Data Extract

We have yet to receive your financial data extract.

WYPF initially asked for this to be provided by **June 2023**. Please be aware, without these extracts WYPF do not hold the most recent and correct member data.

Without correct data we are unable to provide correct legislative requirements of the Remedial Service Statements for active and deferred members.

I would be grateful if the extract is provided as soon as possible and if you have any questions, please contact WYPF immediately to discuss.

### **Remedy GAD contribution calculator outputs**

This information is required to produce the Remedial Service Statements (RSS) for active and deferred members.

Can all FRAs please provide these outputs by **31 March 2024**

### **Data breaches**

None

## **6. Communication & Training**

### **Pre-Retirement Courses**

After the success of the first Affinity Connect Pre Retirement Course a second course took place at the end of November again very positive feedback was received.

With members having the following to say:

- “Good course, informative and well paced. Plenty of good information and clearly presented.”
- “A really interesting course providing food for thought.”
- “An invaluable session. Brilliant, thank you!”

Spaces are still available for next year’s events which can be booked via our website at [www.wyppf.org.uk/events/](http://www.wyppf.org.uk/events/)

### **Pension boards**

- Northamptonshire – 2 November 2023
- Warwickshire – 6 November 2023
- Staffordshire – 15 November 2023
- Leicestershire -16 November 2023
- Buckinghamshire – 22 November 2023
- Cambridgeshire – 22 November 2023
- Lincolnshire – 23 November 2023

### **National / regional meetings**

- P&F Stakeholders – RSS – 15 November 2023
- HMT meeting on Pensions Dashboards – 15 November 2023
- Matthews TWG – 20 November 2023

### **Client training delivered by WYPF**

- Durham & Darlington (on site) – Pre retirement – 7 November 2023
- Derbyshire, Leicestershire, Nottinghamshire – Age Discrimination/Remedy presentation – 13 November 2023
- West Yorkshire Fire – Pre retirement – 20 November 2023
- 

## 7. Member Update

None

## 8. IT Update

None

## 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	✓	✓	✓	✓	✓
<b>Audits Per Year</b>					<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
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	✓			✓	
<b>Audits Per Year</b>					<b>4</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>
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	✓				

<b>West Yorkshire Pension Fund Five Year Audit Plan 2022 - 2027</b>	<b>Frq</b>	<b>Last Audit</b>	<b>Rcmd</b>	<b>Days</b>	<b>23/24</b>	<b>24/25</b>	<b>25/26</b>	<b>26/27</b>	<b>27/28</b>
Treasury Management (Short Term Cash Lending)	1	18/12/22	0	75	✓	✓	✓	✓	✓
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			✓		
<b>Audits Per Year</b>					<b>5</b>	<b>5</b>	<b>5</b>	<b>4</b>	<b>4</b>
<b>Additional work outside plan</b>									
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
<b>No of audits</b>					<b>12</b>	<b>11</b>	<b>11</b>	<b>10</b>	<b>12</b>
<b>Audit days over five years</b>				<b>885</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>	<b>177</b>
<b>Resourced days</b>				<b>1,225</b>	<b>245</b>	<b>245</b>	<b>245</b>	<b>245</b>	<b>245</b>
<b>Headroom</b>				<b>340</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>68</b>	<b>68</b>

## 10. Overriding Disclosure Time Limits

<b>Disclosure Requirement</b>	<b>Time Limit</b>	<b>Number of breaches in month</b>
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	0
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	0
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 68 - April 2023 \(fpsregs.org\)](#)

Some key issues to highlight:

### FPS

#### Matthews – GAD calculator

On 13 November 2023 we emailed you to announce that following the [Matthews GAD calculator launch and demo](#) coffee morning on 31 October 2023, the Matthews second options exercise – GAD calculator and user guide has been released.

These documents have been added to our existing [Special members of FPS 2006 - GAD Calculator](#) webpage within the member area of the FPS regulations and guidance website.

The calculator (first live version) can be used to assist contribution calculations relating to the second options exercise. Please note:

- This calculator can be used for calculations with effective dates in November 2023
- The calculator will need to be updated each month to allow for the latest applicable interest rates. GAD will make a monthly interest file available through their Egress portal which you will need to register for on an individual basis by emailing [Firematthewscalculator@gad.gov.uk](mailto:Firematthewscalculator@gad.gov.uk)
- The types of cases covered by this calculator are set out in the user guide. A second version of the calculator, covering a wider group of categories, is being tested and is expected to be released by the end of the year.

The user guide provides detailed instructions on how to use the calculator. The guide details the cases which are covered by the calculator, data inputs required (both bulk and individual), and the output produced by the calculator. The guide also includes some worked examples and troubleshooting comments.

If you have any initial questions using the calculator, it is recommended that you contact the super users in the first instance. Their details are in the ['Super Users'](#) tab on the webpage.

We are aware that FRAs will have to save a version of the calculator locally when they upload the interest file each month. We do however recommend that you check the website first to ensure that you are uploading interest to the most recent version of the calculator in case there have been any amendments.

Please ensure that you share this information with anyone who is carrying out the Matthews second options exercise on behalf of your Fire and Rescue Service.

Should you require access to the member area of the FPS regulations and guidance website, please email [bluelightpensions@local.gov.uk](mailto:bluelightpensions@local.gov.uk).

#### **ACTIONS: FRAs;**

1. Should read the user guide.
2. Should ensure that they have the most up to date version of the calculator when they update the spreadsheet at the beginning of the month to allow for the latest interest rates.

3. Should share this information with anyone who is carrying out the Matthews second options exercise.

### **Matthews – Deceased members**

Readers may be aware that there are specific provisions in the [Firefighters' Pension Schemes \(England\) \(Amendment\) Order 2023](#) which provide remedy for deceased cases:

[Special death grant](#) – Individuals who have died in the period 7 April 2000 to 5 April 2006.

[Additional death grant](#) - Individuals must have joined the modified scheme as part of the first options exercise, purchased their past service to 1 July 2000 and would also have been entitled to purchase pre-July 2000 service as part of the 2023 Options exercise but for the fact that they have died prior to having the opportunity to make a positive election.

The LGA have alerted the Home Office to the following scenario:

An individual who was not identified under the first options exercise, so therefore were never given the opportunity to join the modified scheme but have since died and are therefore unable to make an election under the second options exercise - Presently the regulations do not provide any remedy for such cases.

The Home Office is currently considering this issue and will provide an update in due course.

It is recommended that until further clarity has been provided FRAs stockpile any cases which they identify meeting this specific set of criteria.

**ACTION – FRAs to stockpile any cases which are currently not covered by the regulations until an amendment is in place.**

### **Matthews – Monitoring and reporting**

As we are now in the implementation phase of the Matthews remedy both the Home Office and GAD have confirmed that there are some key areas that they will require FRAs to report on.

The first area is in respect of overall project implementation. It has been agreed that FRAs will be asked by the LGA to provide the following data on a quarterly basis:

1. Total number of cases
  - a. Identified and individual located i.e. have an address on file
  - b. Identified but not located i.e. no address on record
2. Total number of cases which have been sent the initial expression of interest letter.
3. Total number of individuals who have replied and expressed an interest.
4. Total number of cases which cannot be run through version one or two of the calculator and will need to be sent to GAD.
5. Total number of statements issued.
6. Total number of individuals who have elected to join, to be broken down as follows:
  - a. Special members
    - i. Periodical
    - ii. Lump sum

- b. Special deferred
    - i. Periodical
    - ii. Lump sum
  - c. Special pensioner
7. Total number of cases passed to the administrator for implementation.

**ACTION – FRAs to stockpile any cases which are currently not covered by the regulations until an amendment is in place.**

The second area is in respect of positive elections only. The Home Office and GAD would like FRAs to collate and share the GAD calculator inputs and outputs for all individuals who elect to join the second options exercise.

- FRAs using the bulk processing interface can simply retain and concatenate input and output files for relevant cases.
- FRAs using the individual interface can use the “Append to bulk interface” button when processing elections to build up a file of results (see user guide page 11).

It is expected that this data will be requested on a quarterly basis, details on how this information will be shared will be provided in due course.

**ACTION: FRAs to maintain robust record keeping ensuring that the data required by the Home Office and GAD is easily accessible**

### **Matthews – Consequential loss claims**

On the 13 November we emailed FRAs alerting them to the possibility of receiving data requests from members in respect of the first options exercise.

Members are asking FRAs to provide details of the payments which they have made (and will continue to make, where applicable) in respect of both backdated contributions and interest. This information should be easily accessible for the FRA as it will have been captured in the [original calculator output document](#).

This information is required to support members with an ongoing consequential loss claim which the FBU have submitted on their behalf.

The request is time sensitive as all claims must be submitted to the Court by 31 January 2024, we therefore ask that you deal with these cases in a timely manner.

### **Age Discrimination Remedy – Member Contingent Decisions guidance**

In [FPS Bulletin 74 - October 2023](#) we published our Scheme manager [Contingent Decisions guidance](#) and the member [claim form](#). To accompany this we have now published our [member guidance](#) which can be found under the [‘Age Discrimination remedy – Contingent Decisions’](#) section on the [FPS member](#) website.

## **Events**

### **FPS coffee mornings**

Our MS Teams coffee mornings are continuing in November. 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.

In November, due to leave and other meeting commitments, we plan to hold one coffee morning which will be on Tuesday 7 November. The topic we are planning to explore is interest in respect of the Sargeant remedy.

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

### [7 November 2023 - Remedy Interest](#)

If you do not already receive the meeting invitations and would like to join us, please email [bluelightpensions@local.gov.uk](mailto: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](#)

I = Impact L = Likelihood

HIGH RISK > 15  
 MEDIUM RISK > 10  
 LOW RISK < 10

Reference	Risk Title	Cause and Effect	Priority (I x L)		Risk Control Residual	Action Required Target Risk	Closure note
2	<p>Failure to update scheme rules or comply with legislation</p> <p>Risk Owner: Joint Head of Finance</p> <p>Last Updated: 12 July 2023</p> <p>Latest Review Date: 1st December 2023</p> <p>Latest Review Comments: Pension Board discretions still to be agreed</p>	<p>Failure to update scheme rules or comply with legislation resulting in incorrect payments being made or to apply correct discretions following transfer to WYPF</p>	I = 3, L = 3	9	<p>The pensions board are to confirm the new discretions for transfer to WYPF.</p> <p>Milestone planning with WYPF to agree all processes and procedures</p>	<p>Positive confirmation of agreed discretionary policy and review in post go live SLA meetings</p> <p>Enabling Service need to actively manage the Services (WNH &amp; WYPF) to ensure that data is appropriately transferred in a timely manner</p>	
3	<p>Pandemic, ensure there is sufficient cover and delivery of service during peaks</p> <p>Risk Owner: Joint Head of Finance</p> <p>Last Updated: 12 July 2023</p> <p>Latest Review Date: 1 December 2023</p> <p>Latest Review By:</p> <p>Comments: re-opened based on re-categorisation to new Pandemic risk</p>	<p>No skilled workforce would require the enactment of the disaster plan and delivering contingency payroll or project management.</p>	I = 3, L = 1	3	<p>Regular service updates from WNH and WYPF &amp; internal management of information to continue process in case of sickness</p>	<p>Continue to monitor disaster recovery plans and ensuring suppliers are meeting their statutory obligations for adherence to government guidelines and sickness</p>	Business As Usual
4	<p>Failure to inform members of pension changes</p> <p>Risk Owner: Joint Head of Finance</p> <p>Last Updated: 05 July 2022</p> <p>Latest Review Date: 12th July 2023</p> <p>Latest Review By:</p>	<p>Failure to inform members of pension changes leading to members not being informed of changes in a timely fashion &amp; potentially stopping timely changes to pension arrangements.</p>	I = 3, L = 2	6	<p>On going discussion and Communication plan with WYPF, Unison, Members &amp; Pensioners to ensure all known changes are communicated to all parties.</p>	<p>Regular checks between WNH &amp; WYPF to ensure effective management of hand over and timely transfer of updates to WYPF data.</p> <p>Risk Owner: Finance and Resources Officer</p>	
5	<p>Non adherence to TPR, HMRC, 3rd parties</p> <p>Risk Owner: Strategic Finance Manager</p> <p>Last Updated: 1st December 2023</p> <p>Latest Review Date: 1st December 2023</p> <p>Latest Review By: Joint Head of Finance</p>	<p>Inadequate reporting to TPR, HMRC and third parties.</p>	I = 3, L = 1	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>	
6	<p>Increase in the number of opt outs &amp; none enrollment when joining due to underappreciation of pension benefits, resulting in increased employer costs and reduced employee benefits.</p> <p>Risk Owner: Joint Head of Finance</p> <p>Last Updated: 05 July 2022</p> <p>Latest Review Date: 1st December 2023</p> <p>Latest Review By:</p> <p>Latest Review Comments: Opt outs have slow however, new intakes offer concerns due to opt in rates</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 unviable.</p>	I = 2, L = 2	4	<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>	
7	<p>Failure to deliver year end pension statements</p> <p>Last Updated: 12 July 2023</p> <p>Latest Review Date:</p> <p>Latest Review By:</p>	<p>Delays in the year end process put pressure on the processing</p>	I = 3, L = 1	Closed (was 7)	<p>A delay in the process could lead to fines, reductions in trust and confidence and missing HMRC deadlines</p>	<p>Keep up to date with the existing timeline</p>	Included within legal obligations
8	<p>Data Management</p> <p>Last Updated: 1st December</p> <p>Latest Review Date:</p> <p>Latest Review By: 1st December 2023</p>	<p>Inappropriate use and transfer on data to Third Parties</p>	I = 4, L = 2	8	<p>Data security mechanisms within Fire, WYPF &amp; Police are appropriate for the management of personal data</p>	<p>Review and ensure audits are undertaken and reviewed</p>	
9	<p>Matthews case</p> <p>Last Updated: 1 December</p> <p>Latest Review Date: 1 December 2023</p> <p>Latest Review By:</p>	<p>Failure to implement the agreed outcomes from the ruling</p>	I = 3, L = 1	3	<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>Lead Person: Joint Head of HR</p> <p>Continual Management with the Joint Head of HR to deliver agreed outcomes</p>	
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## Northamptonshire Firefighters' Pension Scheme Local Pension Board

**AGENDA ITEM: 9**

<b>REPORT BY</b>	<b>Project Support Officer</b>
<b>SUBJECT</b>	<b>Northamptonshire Firefighters' Pension Scheme Local Pension Board - Agenda Plan</b>
<b>RECOMMENDATION</b>	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 September 2022 to July 2024

	frequency required	21st September 2023	15th December 2023	28th March 2024	18th July 2024	
Confirmed agenda to be circulated		17th August	10th November	21st February	12th June	
Deadline for reports to be submitted		11th September	6th December	18th March	8th July	
Papers to be circulated		13th September	7th December	20th March	10th July	
Apologies and Declaration of Interests	every meeting	Apologies and Declaration of Interests	Apologies and Declaration of Interests	Apologies and Declaration of Interests	Apologies and Declaration of Interests	

Minutes	every meeting	Minutes	Minutes	Minutes	Minutes	
WYPF Monthly report (lastest is presented and will cover: - admin update - update and breaches of law -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	
Compliance with the Pensions regulator and Code of Practice	annually					
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					
Age Discrimination remedy	annually	Age Discrimination remedy				
Election of Chair and Vice chair	annually				Election of Chair and Vice chair	
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	Annually?	Data improvement plan				
Proposed discretions		Proposed discretions				
Firefighters pension scheme administration – annual update	annually					