



NORTHAMPTONSHIRE FIRE AND RESCUE AUTHORITY

PENSION BOARD MEETING

Tuesday 26th March 2024

13:00-14:30

**Keany 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

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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Public Meeting of the Fire Pension Board				Time
1	Welcome and Apologies for non- attendance			
2	Declarations of Interests			
3	Meetings and Action log 15th December 2023	Chair	Report	
4	WYPF Month Report - review	HS	Report	
5	Risk Register	NA	Report	
6	Election of Chair and Vice chair for 2024	chair	Verbal	
7	Communications update	SM	Verbal	
8	Pension Board ToR update	ST	Verbal	
9	Agenda Plan	HK / KO	Report	
10	Recruitment Update - Employee Representative	ST	Verbal	
10	AOB	Chair		
11	Confidential items – any	Chair		
	Resolution to exclude the public	Chair		
	Future Meetings: - 18th July 2024			

Agenda Item : 3

NFRS Pension Board meeting NOTES AND ACTION LOG –15th December

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

	Issue	Actions	Comments
1	Welcome and Apologies for non- attendance		<ul style="list-style-type: none"> - Apologies – Helen King (HK); - Welcomes – Vaughan Ashcroft (VA)
2	Declarations of Interests		- none declared
3	Meetings and Action log 2nd November		
4	WYPF Monthly Report – December 2023		<ul style="list-style-type: none"> - HS talked through December report - reasons for delays in pension estimates are due to the need to make new calculations. - pension estimates are now coming out. Due to delays and the delays will have a knock on effect for next few months. - slow increases on web registrations over last few months. - ST – for the whole of Northamptonshire fire there are just over 1200 members? HS – yes - section 5 admin update - ACTION – new pension officer to attend relevant events so they are briefed about keys issues faced by the FPS in 2024 - processed 109 retirements, and other 39 before the end of January. High work load, but individuals should be receiving the relevant paperwork in a timely fashion prior to their retirement date, - RSS what is it – Remedial Service Statement - HS – if you need to contact us about multiple scheme members can you do an individual email to WYPF as they need uploading onto their file rather than encountering GDPR issues - Action – NA - Remedy GAD and data extracts need to be submitted by deadlines - see pre-retirement training course in partnership with Affinity Connect on WYPF website – encourage people to access. - ST – did anyone from Northants attend the training? – HS – no sure - Action – NA to add pre-retirement training course information into comms plan. - Section 12 – extracted from LGA bulletin to highlight the actions or areas of interest from the bulletin.

5	Risk Register		<ul style="list-style-type: none"> - NA – assumed has been read - Main topic of conversation – 1.) bought the pandemic onto RR but not covid 19 as future proofing. 2.) inadequate reporting is included, but does the board want this to be specific to the monthly submissions to WYPF? - ST challenge – 4Risk 0 should this be captured on the corporate system moving forwards? – NA – yes absolutely. It can and should be improved and would bring corporate oversight. Action - NA – to move across to 4Risk.
6	Update on letters due by 31st December 2023 deadline - Remedy Warm up letters Matthews first expression of interest letter		<ul style="list-style-type: none"> - NA can confirm both letters have been issued, and members have been returning information to us regarding their claims. Investigation of claims is ongoing and will ensure we act on that. - Matthews position – most people are reacting to that - Ill health – all letters have been issued and doctors appointments set aside. Compared to the police response to those letters the response from fire colleagues had been less immediate. Not potentially an issue but we might want to follow this up as we need to ensure people are receiving and understanding the letters. NA has asked Memory and Cat around how actively we can follow this up. - NA – would the board like copies of these letters? ST yes please – NA to provide copies of these letters to the board. NA action – bring stats around responses to next board meeting. - HS – how many - ? NA – 2 people – NA to clarify figures - NA & ST need to discuss this – at look at assessing claims in preparation for compensation claims – ACTION – NA, ST and VA to meet to discuss.
7	Chief Fire Officer – Pension Board ToR update		CF
8	Agenda Plan		<ul style="list-style-type: none"> -Add – update performance of the monthly returns to for West Northants as agenda item. - TPR survey response to discuss add to agenda plan once released and annually after that. March agenda item. - look at police training annual agenda items – NA to look at plan and fwd to KO - accountability of completed actions and timeframes and proof. written report attached to minutes about actions and completed actions and evidence.
9	Recruitment Update – Employee Representative		<ul style="list-style-type: none"> - ST has had draft version of advert sent through ready for early Jan 2024 circulation. - NA – process about acceptance onto board. ?? AP – as newest board member there was no ‘process’ just accepted onto board. ST previous pension board there was a nomination in place. - HS – reference to ToR about approval board member process
10	Pension Board Member – issues to raise		<ul style="list-style-type: none"> - ST and NA to look at process - SPOC – new person for dealing with pension queries

			<p>NA – propose monthly meeting outside of board that Cat chairs, that a representative attends for both employer and employee and issues are discussed and a report is presented to board for assurance and improvement of business processes. Along with action plan.</p> <p>-ST supportive of the above proposal.</p> <p>- AP – main concern with idea with time constraints of members attending – i.e. Aidan’s time is limited. NA – suggest FBU or unison etc to represent, to ensure it is fair.</p> <p>- ACTION – NA – speak to Cat to formulate ToR for new subgroup. ST to elect a representative for service to meet monthly to discuss issues.</p> <p>- AP – specific query – on hold? But touches on a recurring subject – lack of response to queries through emails.</p> <p>NA – add to communications to remove individual names from circulation and provide generic mailbox to ensure coverage when one person is off/ a/l</p>
11	AOB		<p>- HS – should have had on the agenda plan the change of payroll system.</p> <p>- NA some sort of report could be produced around the new payroll system deliverability come April 2024 and ensuring compliance with statutory responsibility.</p> <p>- HS – initial milestones and subsequent monitoring and follow up – suggestion over a 12 month period</p> <p>- ST – who is leading on this from DDaT/ finance and can a paper be presented to the Pension Board to provide assurance.</p> <p>ST – does this need to be added to the Pension Board Risk Register? – HS – yes – risk involved in the failure to complete things by timescales and risks involved in failure of complete set up.</p> <p>- NA – add to Risk register and to contact DDaT for a report to present to pension board.</p> <p>- HS – in the same way you get a monthly report from WYPF, should also get a monthly report moving forwards from payroll.</p> <p>-</p>
12	Confidential items – any	Chair	
	Resolution to exclude the public	Chair	

	Future meetings - 18th July 2024		
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Monthly Report

March 2024

Northamptonshire Fire Authority



West Yorkshire Pension Fund

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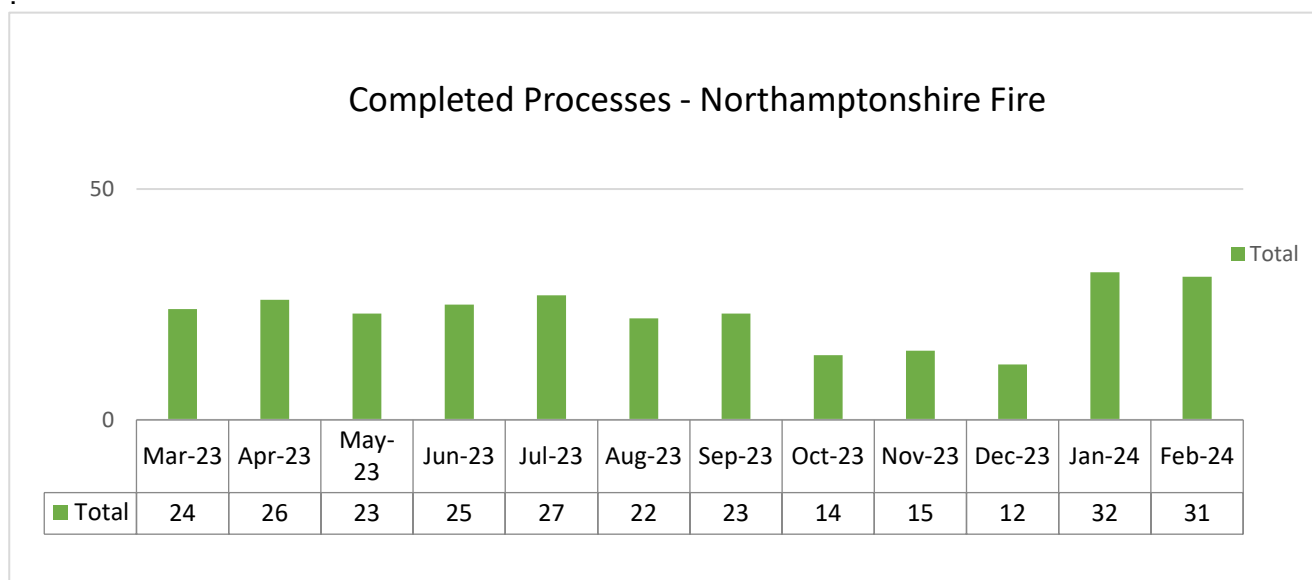


Contents

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.....	12
7 Member Update	12
8 IT Update	12
9 Five Year Audit Plan	14
10 Overriding Disclosure Time Limits.....	16
11 Calendar of Events	18
12 Regulations/Fire Scheme Update	19

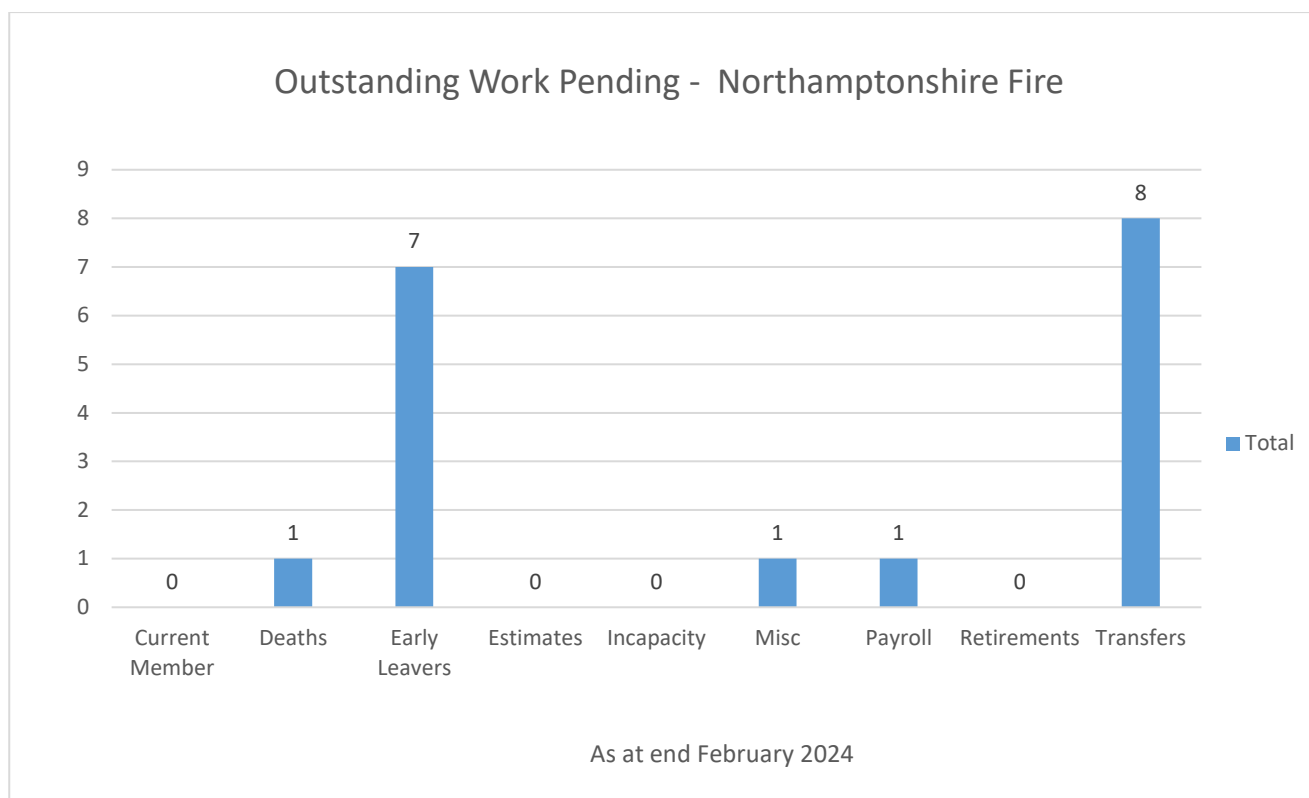
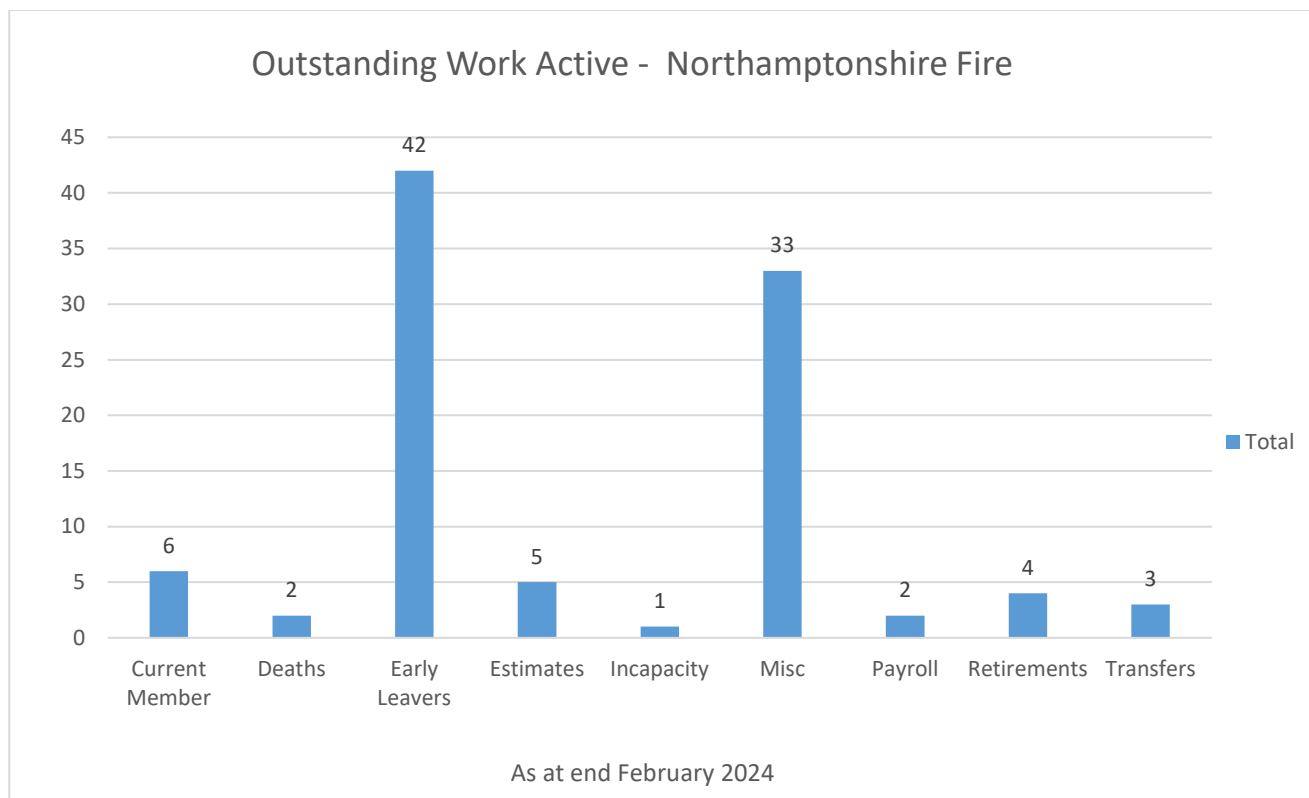
1. Completed processes

1 to 29 February 2024						
Work Type	Total Cases	Target days for each case	Target met cases	Minimum Target Met	Target met percent	Average time taken
Death in Retirement	2	10	0	85	0	11.5
Deferred Benefits Set Up on Leaving	1	20	1	85	100	12
Dependant Pension To Set Up	2	10	2	100	100	1.5
General Payroll Changes	2	20	2	85	100	2
Life Certificate	11	10	11	85	100	4
Pension Estimate	3	10	3	90	100	3
Pension Set Up/Payment of Lump Sum	2	3	2	85	100	2.5
Retirement Actual	2	10	2	90	100	2
Set Up New Spouse Pension	2	5	2	85	100	1.5
Update Member Details	2	20	2	100	100	1
Initial letter Death in Retirement	2	10	2	85	100	1.5
Monthly Pension	462	Pay date	462	100	100	



Death in Retirement 1 case did not meet due to the team experiencing high volumes of work.

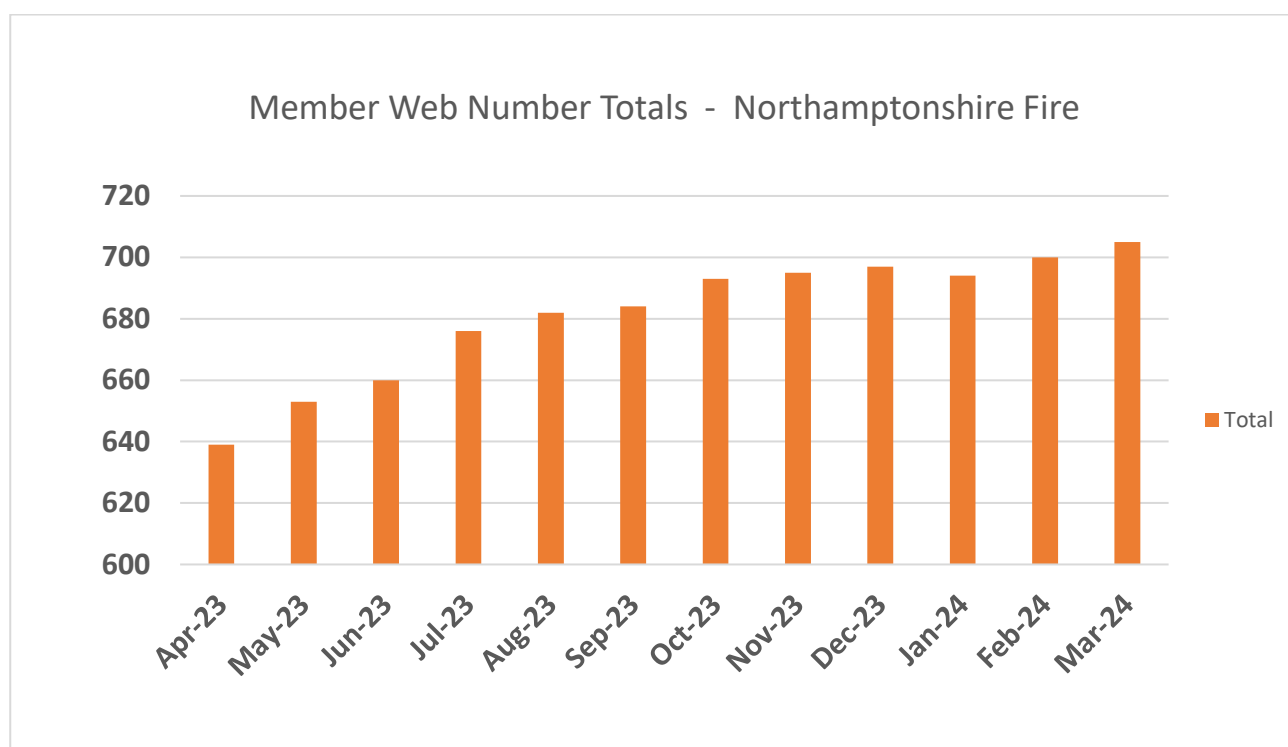
2. Work in Progress



3. Member Web Registrations

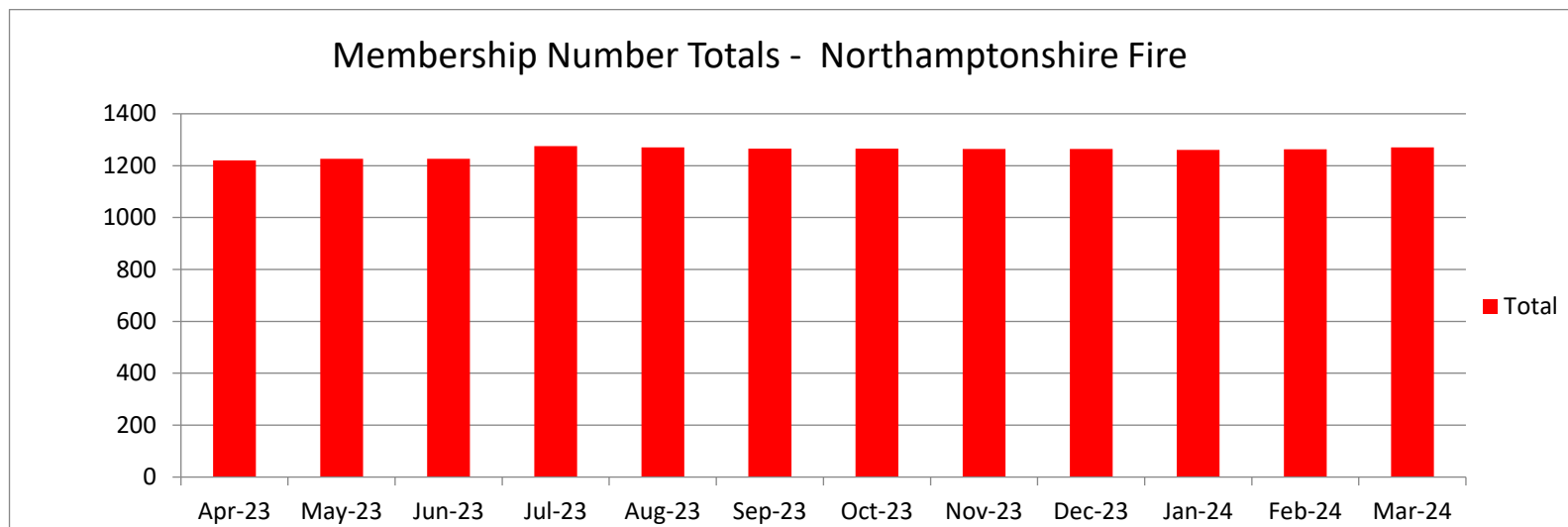
The number of members signed up to member web are:

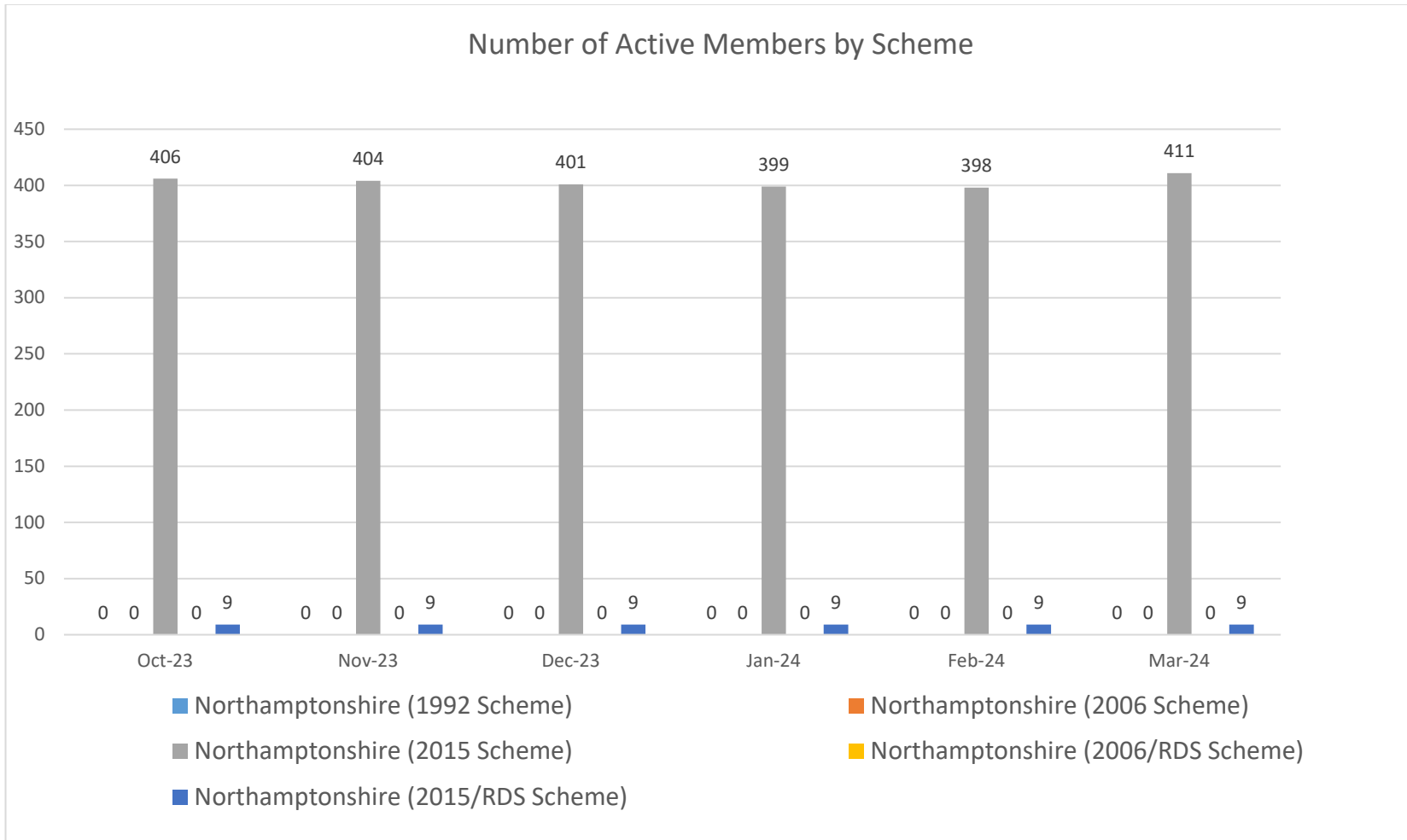
Status	Number
Active	267
Pensioner	254
Pensioner Ex-Spouse	0
Beneficiary Pensioner	19
Deferred Ex-Spouse	0
Deferred	165

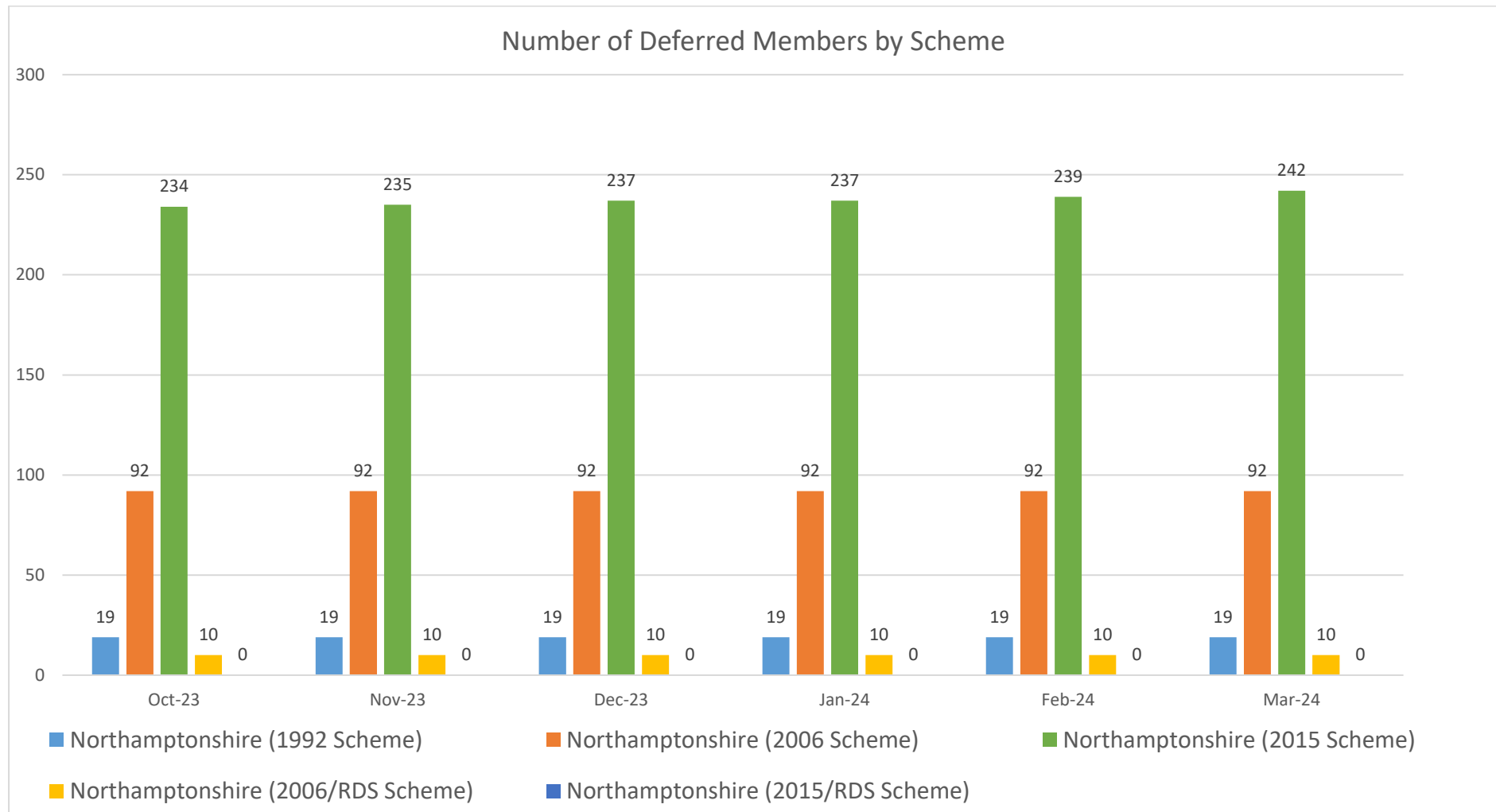


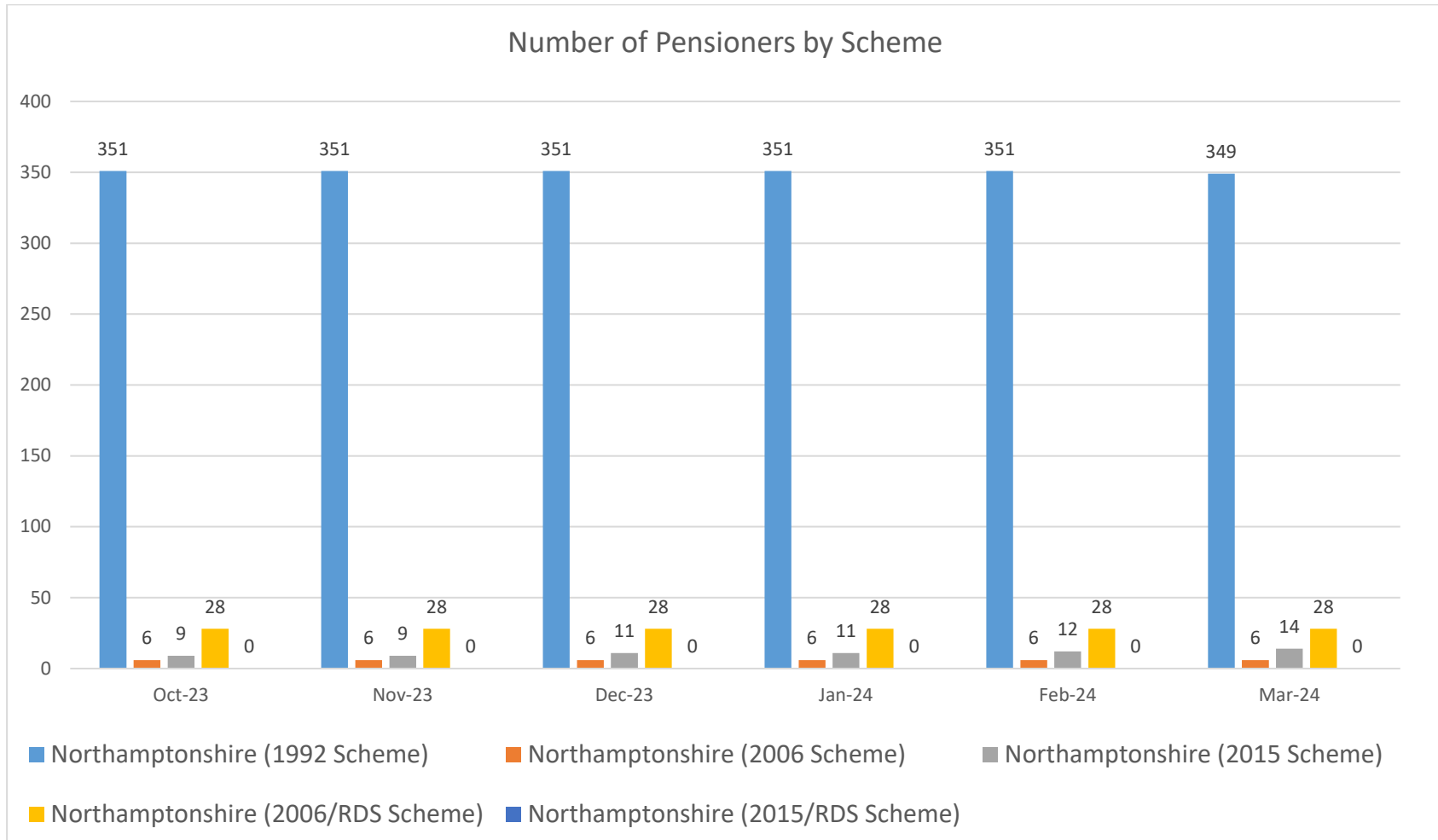
4.Membership Numbers

Scheme Name	Active Members	Deferred Members	Pensioners	Beneficiaries	Preserved Refund	Leavers Options Pending
Northamptonshire (1992 Scheme)	0	19	349	57	0	0
Northamptonshire (2006 Scheme)	0	92	6	1	10	0
Northamptonshire (2006/RDS Scheme)	0	10	28	0	0	0
Northamptonshire (2015 Scheme)	411	242	14	0	4	18
Northamptonshire (2015/RDS Scheme)	9	0	0	0	0	0









5. Administration Update

FRA Administration Survey

The Scheme Advisory Board have asked all FPS administrators to respond to a survey regarding the implementation of Sargeant.

WYPF intend to respond to this survey by the deadline of Monday 18 March 2024.

The Local Government Association (LGA) has confirmed this information will enable them via the SAB to offer help and support to FRAs if they need assistance with the implementation of Sargeant.

The SAB have confirmed the data provided is in confidence and only used for FRA help & support and to understand the current issues faced by all stakeholders.

Internal Audit Report

A recent internal audit was carried out. The auditors concluded that:

- There are robust controls in place to manage pension administration processes at WYPF and these controls are being followed in practice.
- Work instructions were in place and accessible to staff.
- Starters, leavers, and amendments have been processed correctly.
- Pension payment runs reconciled and mechanisms to recover overpayments have been put in place.

2024 Deferred PI Bulk Run

Please note that WYPF will commence the pensions increase updates to deferred records for both LG and Fire this month. The fire scheme deferred pensions increase update will run on Monday 18/03/2024.

Injury Pension Calculation for a retained firefighter appointed after 5 April 2006

West Yorkshire Pension Fund have now worked through all the cases and have found a number that have been calculated incorrectly.

We will be working to correct these over the next three months. We have also found some cases where the ill health equivalent pension is being taxed and it should be non-taxable so we will be correcting those cases.

Leavers from April 2024

In Scope for Remedy:

Retirements – Please continue to send the IDF Spreadsheet 2024 version. There are two spreadsheets one for whole time & one for on-call. If you do not have the 2024 version of both, please contact Helen Scargill helen.scargill@wypf.org.uk

Leavers – Please complete the FPS Leaver Notification through the portal.

Not In Scope for Remedy:

Retirements – Please complete the FPS Retirement Notification through the portal.

Leavers – Please complete the FPS Leaver Notification through the portal.

Data breaches

None

6. Communication & Training

Pre-retirement sessions with Affinity connect

Further dates have now been added for FPS specific sessions with events in March, April, June, October and November. Please see further details on the link and share with your members <https://www.wypf.org.uk/pre-retirement-courses/>.

Induction courses

We continue to run scheme induction course for FRAs on demand. If you do have some new recruits and would like to arrange training, please email [David Parrington](mailto:David.Parrington@wypf.org.uk).

FRA training sessions

We are currently running a number of training sessions covering Monthly Postings, Year End and online administration. Please check the details and booking links on [Hot Topics](#). We have also published a [Year end checklist](#) with top tips for a successful month 12 submission.

Pension boards

- Dorset & Wiltshire – 1 February 2024
- Warwickshire – 12 February 2024
- Staffordshire – 29 February 2024

National / regional meetings

- GAD Fire Valuation meeting – 6 February 2024
- P& F Stakeholder Group – 8 February 2024
- East Midlands Regional meeting- 14 February 2024
- P& F Stakeholder Group – 15 February 2024
- P& F Stakeholder Group – 29 February 2024

7. Member Update

None

8. IT Update

Pension Dashboard

A new staging date of 30th September 2025 has now been informally confirmed. We have been instructed to develop to this date. WYPF will provide further updates accordingly.

Accreditation of ISO Standard

WYPF ISO 9001:2015 - Quality Management System Recertification audit was held from 11th to 15th December 2023. The audit was successful, and no non-conformities have been raised.

Executive summary of audit:

This recertification audit was conducted on site at both Lincoln and Bradford offices. All areas on the audit plan were covered as per planned arrangements. The organisation continues to manage their quality and risks effectively with embedded processes and a high level of organisational knowledge. All information requested was immediately available and well presented. No findings this visit. Renewed certification recommended.

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	177
Resourced days				1,225	245	245	245	245	245
Headroom				340	68	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	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 77 January 2024 \(fpsregs.org\)](https://www.fpsregs.org)

Some key issues to highlight:

FPS

The Firefighters' Pension Scheme (England) (Amendment) Regulations 2024 On 21 February 2024 [The Firefighters' Pension Scheme \(England\) \(Amendment\) Regulations 2024](#) were laid before parliament and will come into force from 27 March 2024.

The regulations amend the [Firefighters' Pension Scheme \(England\) Regulations 2024](#) to allow for provision of unpaid carer's leave to be included in calculating pensionable service and to remedy an error in the Public Service Pensions Revaluation Orders for 2021 and 2022, which was covered in [FPS Bulletin 74 – October 2023](#).

FRAs will need to ensure that they take the relevant actions to deduct pension contributions from Carer's leave payments and include in pensionable pay calculations going forward.

Readers will also need to ensure that if action has not already been taken, that they have applied the necessary administration changes needed to correct the error that occurred in the 2021 and 2022 revaluation orders for affected members' benefits.

ACTION:

- FRAs should ensure that pension contributions are deducted from carer's leave and is included in pensionable pay when carer's leave comes into force.
- Administrators should ensure that if they haven't already, that they have applied the necessary administration changes needed to correct the error that occurred in the 2021 and 2022 revaluation orders for affected members' benefits.

Age Discrimination remedy – Informal guidance note for accounting and finance

On 6 February 2024 we emailed FRA finance contacts to inform them of an informal guidance note for accounting and finance from the Home Office.

The guidance note provides details of:

- The McCloud Remedy Compensation Grant.
- Business as usual (BaU) Annually Managed Expenditure (AME) Pension Top Up Grant; and the additional information that will need to be collected and provided.

ACTION: Finance departments should note the informal guidance and ensure that they are:

- paying any corrections to pension benefits (including the applicable interest) through the pension account,
- paying any compensation amounts through the operating account, and
- keeping robust records of the recommended data separately

Age Discrimination Remedy – Ill Health re-assessment of cases

We understand that some FRAs have experienced difficulty in getting members to comply with the necessary [ill health re-assessments](#) which are needed to ensure the correct choice is given on the Remediable Service Statement (RSS).

To support FRAs with their communications we have provided a [factsheet](#) aimed at members which sets out why a re-assessment is required and confirms that the outcome of a re-assessment cannot be negative, they will continue to remain eligible for the benefits which are currently in payment. The only outcome may be that they are also eligible for ill health benefits in their alternative scheme, which, in some circumstances, may provide a higher level of benefit than those which are currently in payment.

We hope that by signposting to this factsheet more members may feel comfortable agreeing to the re-assessment process.

By way of reminder, it is a requirement of the regulations to provide [eligible members](#) with an RSS which sets out their choice between the legacy (FPS 1992 or FPS 2006) and the reformed scheme (FPS 2015). Regulations stipulate that an RSS must be provided **by 31 March 2025**.

ACTION: FRAs are encouraged to signpost members who are hesitant in agreeing to the re-assessment process to the factsheet.

TPR General Code of Practice

Following the publication of The Pensions Regulator's (TPR) General Code of Practice ('the Code'), the SAB secretariat held a focus group with administering authority officers on 8 February 2024. We know authorities are reviewing the Code and undertaking compliance and gap-analysis exercises either using a third-party or as an internal project. The focus group gathered initial feedback on the Code to understand what support and interpretation would be helpful and to consider the impact on SAB workstreams with links to the Code.

The SAB secretariat thanks the attendees for their insights and participation. We have already identified clear overlaps between the content of the Code and existing work to implement the Good Governance recommendations, as well as ongoing work within the CRC workstreams.

WYPF are a member of the General Code of Practice focus group and attended the 8 February meeting and will attend future meetings. We will be reviewing the governance of WYPF over the coming year.

HMRC

Lifetime Allowance guidance newsletter – February 2024

On 13 February 2024 HMRC published their [Lifetime Allowance guidance newsletter – February 2024](#).

The newsletter has articles on:

- answers to further frequently asked questions covering:
 - lump sums and lump sum death benefits
 - reporting requirements
 - overseas transfer allowance
- protections and enhancement factors
- transitional arrangements

- information on reporting required by paragraph 130 on the further legislative changes which will be introduced before 6 April 2024
- further information on future communications

This newsletter has updated the [Pension Schemes Newsletter 155](#) on the 'permitted maximum' test on the Pension Commencement excess lump sum (PCELS), which HMRC have confirmed has now been removed.

The newsletter also provides clarity on Event 24 reporting requirements; the new Relevant Benefit Crystallisation Event (RBCE) statement requirements; the impending PAYE/RTI changes and the transitional arrangements.

For members retiring after 5 April 2024, it is our understanding that administrators should now request retiring members to declare if they have previously had an RBCE from another scheme, so that this can be incorporated into their available allowances. Administrators would also need to know if retiring members have previously crystallised any benefits under the current regime up to 5 April 2024.

Administrators will need to consider the transitional rules, that will affect members who have, for example, used up some or all their LTA from the FPS 1992/2006 and who go on to take their FPS 2015 benefits on or after 6 April 2024. There is a useful [FT Adviser article](#), which sets out an example of how the transitional rules work.

ACTION:

- The removal of the requirement to test against the 'permitted maximum' on the pension commencement excess lump sum.
- The Event 24 reporting requirements
- The additional information that is needed from members upon retirement relating to any RBCEs from other schemes.
- The transitional rules and the impact on retiring members.

Events

Local Pension Board (LPB) Training Sessions

Further to [FPS Bulletin 77 – January 2024](#) where we let readers know that we were looking to change the way in which we deliver the LPB training.

We are excited to release the dates of the training and the proposed speakers.

- Tuesday 26 March 2024 10:00 – 14:00 (MS Teams) ([limited spaces remaining](#))
- Monday 17 June 2024 13:00 – 17:00 (MS Teams) ([Fully booked](#))
- Wednesday 18 September 2024 11:00 – 15:30 (In person - 18 Smith Square) ([bookings not yet live](#))
- Thursday 23 January 2025 10:00 – 14:00 (MS Teams) ([13 spaces remaining](#))

Attendees will hear from a range of speakers including:

LGA – to provide an overview of the FPS scheme(s) and current pension related hot topics e.g. Matthews and McCloud

SAB (England) Chair – to give an introduction and overview of the work that SAB are involved in.

Fire LPB Effectiveness Committee Chair – to provide input on LPB effectiveness and what the committee have been working on.

The Pensions Regulator – to provide an update on the Administration and Governance survey and how the results relate to Fire, as well as covering the importance of the Public Sector Pensions toolkit and any current developments e.g. the General Code. The Pensions

Dashboard Programme (PDP)/ The Pensions Regulator (TPR) – to provide an update on the programme and requirements on scheme managers/to provide detail of the tools that scheme managers can use to help them prepare for dashboards e.g. checklists.

To book:

Please email bluelightpensions@local.gov.uk for the MS Teams sessions and we will announce when the booking link goes live for the in-person session at the LGA offices, 18 Smith Square, Westminster, SW1P 3HZ.

ACTION: Readers are asked to make their LPB members aware of the training sessions and encourage them to book onto a session.

FPS coffee mornings

Our MS Teams coffee mornings are continuing in March 2024. 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.

On 7 March 2024 we will be holding a session on the treatment of death cases under the Matthews remedy at 11:00 - 12:00. (This is rescheduled from the session that was due to take place on 20 February 2024)

On 19 March 2024 we will be holding a session at 10am.

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

[8 February 2024 – Automatic Compensation](#)

[20 February 2024 – Public Service Pensions Remedy – Single Point of Contact \(SPOC\) – HMRC Presentation](#) (Please note that this is held on the secure member area, if you do not have access, please contact us)

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](#)

I = Impact L = Likelihood

Reference	Risk Title	Cause and Effect	Priority (I x L)		Risk Control Residual	Action Required Target Risk	Closure note
2	Failure to update scheme rules or comply with legislation Risk Owner: Joint Head of Finance Last Updated: 12 July 2023 Latest Review Date: 1st December 2023 Latest Review Comments: Pension Board discretions still to be agreed	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	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	
3	Pandemic, ensure there is sufficient cover and delivery of service during peaks Risk Owner: Joint Head of Finance Last Updated: 12 July 2023 Latest Review Date: 1 December 2023 Latest Review By: Comments: re-opened based on re-categorisation to new Pandemic risk	No skilled workforce would require the enactment of the disaster plan and delivering contingency payroll or project management.	I = 3, L = 1	3	Regular service updates from WNH and WYPF & internal management of information to continue process in case of sickness	Continue to monitor disaster recovery plans and ensuring suppliers are meeting their statutory obligations for adherence to government guidelines and sickness	Business As Usual
4	Failure to inform members of pension changes Risk Owner: Joint Head of Finance Last Updated: 05 July 2022 Latest Review Date: 12th July 2023 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	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 Resouces Officer	
5	Non adherence to tPR, HMRC, 3rd parties Risk Owner: Strategic Finance Manager Last Updated: 1st December 2023 Latest Review Date: 1st December 2023 Latest Review By: Joint Head of Finance	Inadequate reporting to TPR, HMRC and third parties.	I = 3, L = 1	3	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.	Agree deliver timeframe with WYPF and ensure the full deliverables list is managed by either WNH or WYPF based on deliverable data.	
6	Increase in the number of opt outs & none enrollment when joining due to underappreciation of pension benefits, resulting in increased employer costs and reduced employee benefits. Risk Owner: Joint Head of Finance Last Updated: 05 July 2022 Latest Review Date: 1st December 2023 Latest Review By: Latest Review Comments: Opt outs have slow however, new intakes offer concerns due to opt in rates	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.	I = 2, L = 2	4	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. HR and Payroll to liaise and report on opt outs. The Pension Board conduct annual reviews and liaise with the Home Office. Force to actively promote benefits	Person Responsible: Lead HR Officer (Pensions) Further comms to be issued following the next intake to ensure all staff and Fire Fighters are aware of the scheme benefits.	
7	Failure to deliver year end pension statements (including RSS's) Last Updated: 12 July 2023 Latest Review Date: 01/03/2024	Failure to deliver year end pension statements (including RSS's) Last Updated: 12 July 2023 Latest Review Date: 01/03/2024	I = 3, L = 2	Closed (was 7)	A delay in the process could lead to fines, reductions in trust and confidence and missing HMRC deadlines	Keep up to date with the existing timeline	Included within legal obligations
8	Data Management Last Updated: 1st December Latest Review Date: Latest Review By: 1st December 2023	Inappropriate use and transfer on data to Third Parties	I = 4, L = 2	8	Data security mechanisms within Fire, WYPF & Police are appropriate for the management of personal data Data sharing agreements with National Fire Services	Review and ensure audits are undertaken and reviewed	
9	Matthews case Last Updated: 1 December Latest Review Date: 1 December 2023 Latest Review By:	Failure to implement the agreed outcomes from the ruling	I = 3, L = 1	3	Continual discussions with WYPF and work with pensioners on the options 2nd/ 3rd option letters have been issued to the individuals in scope	Lead Person: Joint Head of HR Continual Management with the Joint Head of HR to deliver agreed outcomes	
10							



Northamptonshire Firefighters' Pension Scheme Local Pension Board

AGENDA ITEM: 9

REPORT BY	Project Support Officer
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 September 2022 to July 2024

	frequency required	21st September 2023	15th December 2023	26th March 2024	18th July 2024	
Confirmed agenda to be circulated		17th August	10th November	19th February	12th June	
Deadline for reports to be submitted		11th September	6th December	16th March	8th July	
Papers to be circulated		13th September	7th December	18th 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					