

Notice of Meeting

Surrey Local Firefighters' Pension Board



Date and Time

Thursday, 21
November 2024
10.30 am

Place

Committee Room,
Woodhatch Place, 11
Cockshot Hill,
Reigate, Surrey, RH2
8EF

Contact

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Board Members:

Paul Bowyer, Nick Harrison (Chairman), Glyn Parry-Jones and Sally Wilson (Vice-Chairman)

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If you would like to attend and you have any special requirements, please email Joss Butler on joss.butler@surreycc.gov.uk. Please note that public seating is limited and will be allocated on a first come first served basis.

AGENDA

1 APOLOGIES FOR ABSENCE AND SUBSTITUTIONS

2 MINUTES FROM THE PREVIOUS MEETING: 25 JULY 2024

(Pages
5 - 10)

To agree the minutes as a true record of the meeting.

3 DECLARATIONS OF INTEREST

To receive any declarations of disclosable pecuniary interests from Members in respect of any item to be considered at the meeting.

Notes:

- In line with the Relevant Authorities (Disclosable Pecuniary Interests) Regulations 2012, declarations may relate to the interest of the member, or the member's spouse or civil partner, or a person with whom the member is living as husband or wife, or a person with whom the member is living as if they were civil partners and the member is aware they have the interest.
- Members need only disclose interests not currently listed on the Register of Disclosable Pecuniary Interests.
- Members must notify the Monitoring Officer of any interests disclosed at the meeting so they may be added to the Register.
- Members are reminded that they must not participate in any item where they have a disclosable pecuniary interest.

4 QUESTIONS AND PETITIONS

To receive any questions or petitions.

Notes:

1. The deadline for Member's questions is 12.00pm four working days before the meeting (15 November 2024).
2. The deadline for public questions is seven days before the meeting (14 November 2024)
3. The deadline for petitions was 14 days before the meeting, and no petitions have been received.

5 SURREY FIREFIGHTERS' PENSION BOARD ACTION AND RECOMMENDATION TRACKER

(Pages
11 - 22)

The Board to note the Action and Recommendation Tracker.

6 SCHEME MANAGEMENT UPDATE REPORT

(Pages
23 - 28)

The Board has requested an update on Scheme management activities.

7 XPS - SURREY FIRE & RESCUE AUTHORITY PENSION BOARD REPORT (Pages 29 - 46)

To note the XPS – Surrey Fire and Rescue Authority Pension Board report.

8 FIRE BULLETINS

Report to follow.

The Pensions Board has adopted a procedure to ensure that any FPS Bulletins released by LGA are reviewed and any necessary actions are noted and tracked through to completion.

9 RISK REGISTERS (Pages 47 - 78)

The Board to consider the Risk Registers.

10 DATE OF THE NEXT MEETING

The next meeting will be on 6 February 2025.

Terence Herbert
Chief Executive
Published: 14 November 2024

MOBILE TECHNOLOGY AND FILMING – ACCEPTABLE USE

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Thank you for your co-operation.

QUESTIONS AND PETITIONS

Cabinet and most committees will consider questions by elected Surrey County Council Members and questions and petitions from members of the public who are electors in the Surrey County Council area.

Please note the following regarding questions from the public:

1. Members of the public can submit one written question to a meeting by the deadline stated in the agenda. Questions should relate to general policy and not to detail. Questions are asked and answered in public and cannot relate to “confidential” or “exempt” matters (for example, personal or financial details of an individual); for further advice please contact the committee manager listed on the front page of an agenda.
2. The number of public questions which can be asked at a meeting may not exceed six. Questions which are received after the first six will be held over to the following meeting or dealt with in writing at the Chairman’s discretion.
3. Questions will be taken in the order in which they are received.
4. Questions will be asked and answered without discussion. The Chairman or Cabinet members may decline to answer a question, provide a written reply or nominate another Member to answer the question.
5. Following the initial reply, one supplementary question may be asked by the questioner. The Chairman or Cabinet members may decline to answer a supplementary question.

MINUTES of the meeting of the **SURREY LOCAL FIREFIGHTERS' PENSION BOARD** held at 10.30 am on 25 July 2024 at Committee Room, Woodhatch Place, 11 Cockshot Hill, Reigate, Surrey, RH2 8EF.

These minutes are subject to confirmation by the Committee at its meeting on Thursday, 21 November 2024.

(* present)

Elected Members:

- * Paul Bowyer
- * Nick Harrison (Chairman)
- * Glyn Parry-Jones
- * Dan Quin (Vice-Chairman)

23/24 APOLOGIES FOR ABSENCE AND SUBSTITUTIONS [Item 1]

None received.

24/24 MINUTES FROM THE PREVIOUS MEETING: 26 APRIL 2024 [Item 2]

The minutes from the meeting on 26 April 2024 were agreed as an accurate record of the meeting.

25/24 DECLARATIONS OF INTEREST [Item 3]

None.

26/24 QUESTIONS AND PETITIONS [Item 4]

There were none.

27/24 SURREY FIREFIGHTERS' PENSION BOARD ACTION AND RECOMMENDATION TRACKER [Item 5]

Witnesses:

Danni Lamaignere, Scheme Manager
Gary Bartliff, Senior Pensions Advisor

Key points raised during the discussion:

1. In regard to Action A1/20, officers stated that the team had focused on prioritising the creation and distribution of retained settlement statements to address the backlog. The Data Protection Impact Assessment had to be finalised before commencing the tracing exercise. Additionally, the pensions team explored the procedure for implementing accepted settlements, which was still under review.
2. In regard to Action A6/23, officers stated that the pensions team had continued to supply the required GAD data to XPS for all cohorts of

membership. They were at the point of tidying up any unusual or outstanding cases.

3. The Board agreed to close Action A7/23.
4. Members noted that there were three additional actions noted within the minutes of the previous meeting. These were:

A3/24 - A Member of the Board stated that he was aware of members of the pension scheme who had not received their pension forecast figures on time and further stated that members of the scheme were frustrated with the lack of information. The Chairman requested the detail be shared with XPS allowing an investigation.

A4/24 – The Chairman asked for detail on data included within the ‘general’ section within the tables under Completed Cases by Month. The representative from XPS would seek more information to be shared with the Board and the Pensions Team.

A5/24 - it was agreed that it would be beneficial for XPS and the Pension Team to liaise further in order to better understand each other’s processes.

5. In regard to Action A4/24, the Chairman noted that the information had not yet been shared with XPS and requested that the Member contact XPS directly if any issues remained.
6. In regard to Action A5/24, the representative from XPS explained that the "general" category was used for items not already specified within the service level agreement.
7. In regard to Action A6/24, the representative from XPS informed the Board that they had met with the Pension Team to discuss each other’s processes and explore ways to maximise collaboration from both sides.

Actions/ further information to be provided:

None.

Resolved:

The Board noted the Actions and Recommendations Tracker.

28/24 SCHEME MANAGEMENT UPDATE REPORT [Item 6]

Witnesses:

Danni Lamaignere, Scheme Manager
Gary Bartliff, Senior Pensions Advisor

Key points raised during the discussion:

1. Officers introduced the report and provided Members with a brief overview. Members noted details related to McCloud - Age Discrimination Remedy, 10% Pensionable Allowance, Retained Settlement – Matthew’s cases, Annual Benefit Statements / Remediable Service Statement, Guaranteed Minimum Pension (GMP) Rectification, Pension Dashboard, Pre-Retirement Course, Training,

Pension Team Resourcing and the Pensions Sharepoint site. Full details could be found within the published report.

2. In regard to the Retained Settlement – Matthew’s cases, the Chairman noted that 208 members had been contacted and inquired whether any additional members needed to be reached. Officers confirmed that they had contacted all known members and stated that a tracing exercise would be conducted to determine if there were any further members to contact. A Member also requested details on the total number of members in the population to compare with the 208 who had been contacted. Officers agreed to provide this information outside the meeting.
3. In regard to the Annual Benefit Statements / Remediable Service Statement, Members noted that the End-of-Year (EOY) return for 2023/24 had not yet been issued to XPS. The data, which was due to be supplied by the payroll team by the end of May 2024, had been requested two months earlier but had still not been produced. The Chairman mentioned that he had written to the relevant Head of Service to highlight the issue and received a response indicating that re-planning was taking place within the service to allocate the necessary resources to complete the work. No further update had been received since. The Vice-Chairman highlighted that the Pension Team was scheduled to meet with the relevant department after the Board meeting and stressed the importance of promptly communicating any potential delays in issuing statements to members. The Chairman requested that the Board be regularly updated on the timelines.
4. In regard to Guaranteed Minimum Pension (GMP) Rectification, the representative from XPS confirmed that the data would be with their projects team and that an update would be provided at the next meeting.
5. In regard to the Unit 4 Payroll Adjustments, a member asked if officers were aware of the total number of members impacted and whether they had been contacted to state that there was an issue that would be resolved in due course. Officers stated that Payroll were dealing with this and correcting contributions. Officers agreed request an update from payroll.

Actions/ further information to be provided:

A6/24 - Retained Settlement – Matthew’s cases – It was agreed that officers share the total number of members in the population to compare with the 208 who had been contacted. The Scheme Manager agreed to provide this information outside the meeting.

A7/24 – Unit 4 Payroll Adjustments – A member inquired whether officers were aware of the total number of affected members and whether they had been notified about the issue and its resolution. Officers confirmed that Payroll was actively addressing the issue and correcting contributions. Officers agreed to request an update from Payroll to ensure that impacted members are informed of the situation and the expected resolution timeline.

A9/24 - End-of-Year (EOY) return for 2023/24 - The Pension Team to meet with the relevant department after the Board meeting to discuss the delayed End-of-Year (EOY) return for 2023/24, emphasising the importance of timely updates on any further delays in issuing Annual Benefit Statements /

Remediable Service Statements. The Board to be regularly updated on timelines.

A10/24 - Guaranteed Minimum Pension (GMP) Rectification - In regard to Guaranteed Minimum Pension (GMP) Rectification, the representative from XPS confirmed that the data would be with their projects team and that an update would be provided at the next meeting.

Resolved:

The Board noted the report.

29/24 XPS - SURREY FIRE & RESCUE AUTHORITY PENSION BOARD REPORT [Item 7]

Witnesses:

Graeme Hall, XPS
Sharon Stoker, XPS

Key points raised during the discussion:

1. The representative from XPS introduced the report and provided members with a brief update. The Board noted detail related to the APT tool and the absence of automation on XPS's pensions software, Member Self-Service, data quality, Completed Cases Overview and by month, and complaints.
2. In regard to the Annual Benefit Statements and the Pension Savings Statement, a member noted that they would be saved in the Member Self-Service area and inquired if they would also be emailed to members. The representative from XPS stated that a communication would be circulated to direct members to the location.
3. The representative from XPS acknowledged that the number of completed cases for Quarter 1 was low but emphasised that XPS was working to improve this by further automation and updating internal processes.
4. A Member suggested that XPS include data from previous quarters to enable members to compare trends over time. The representative confirmed that this data would be incorporated into the updated report template, which would be presented at the next meeting. The Chairman additionally requested that future reports include monthly backlog data to provide clearer insight into what is being carried over.
5. In regard to Complaints, it was requested that the charts be amended to clearly distinguish between 'live' cases and 'completed' cases.

Actions/ further information to be provided:

Action A11/24 – Complaints - it was requested that the charts be amended to clearly distinguish between 'live' cases and 'completed' cases.

A12/24 – Data - A Member asked that XPS include data from previous quarters to enable members to compare trends over time. The representative confirmed that this data would be incorporated into the updated report template, which would be presented at the next meeting. The Chairman additionally requested that future reports include monthly backlog data to provide clearer insight into what is being carried over.

Resolved:

The Board noted the report.

30/24 FIRE BULLETINS [Item 8]

Witnesses:

Danni Lamaignere, Scheme Manager
Gary Bartliff, Senior Pensions Advisor

Key points raised during the discussion:

1. The Board noted the fire bulletins.

Actions/ further information to be provided:

None.

Resolved:

The Board noted the fire bulletins.

31/24 RISK REGISTERS [Item 9]

Witnesses:

Danni Lamaignere, Scheme Manager
Gary Bartliff, Senior Pensions Advisor

Key points raised during the discussion:

1. The Board noted the risk registers.
2. Officers highlighted the issue related to payroll information being sent to XPS which had previously been discussed.
3. The Board asked that future risk registers include RAG (Red, Amber, Green) ratings.

Actions/ further information to be provided:

A8/24 – It was agreed that, moving forward, risk registers should include Red, Amber, Green (RAG) ratings to provide clearer visibility of risk levels.

Resolved:

The Board noted the risk register.

32/24 DATE OF THE NEXT MEETING [Item 10]

The Board noted that the date of the next meeting was 25 July 2024.

Meeting ended at: 11.40 am

Chairman

**SURREY LOCAL FIREFIGHTERS' PENSION BOARD
ACTIONS AND RECOMMENDATIONS TRACKER**

The actions and recommendations tracker allows Board Members to monitor responses, actions and outcomes against their recommendations or requests for further actions. The tracker is updated following each Board. Once an action has been completed, it will be shaded out to indicate that it will be removed from the tracker at the next meeting.

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
17 January 2020 A1/20	Matthews / Retained Project Administration Update (1 September 2019 - 31 December 2019)	Implement of modified pension scheme arrangements	Scheme Manager	<p>April 2023: A communication will be sent to all affected members to confirm no further action is due to take place until the legislation is implemented in October 2023.</p> <p>July 2023: A communication was sent to all affected members on 24 May 2023, advising further updates will follow once legislation confirmed. A poster, to inform members who believe they are eligible for the exercise but have not heard from the Pensions Team, are encouraged to make contact, accordingly, was sent to all Station Commanders to display on Station Boards.</p> <p>November 2023: The legislation has been finalised and came into force on 1 October 2023. The LGA have provided draft communications to send to members and the first phase of the GAD calculator will be released to FRAs in November 2023. Letters including Expression of Interest forms were issued to members on 1 November 2023.</p>	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>February 2024: FRAs have a legal duty to contact eligible members. The SFRS pension team have employed the services of ITM, a mortality and tracing specialist, to reach out to several individuals who have not yet responded.</p> <p>April 2024: The tracing exercise is still being arranged as the pensions team need to investigate any potential data protection issues due to the type of personal data being shared. A similar trace was done by the LGPS at Surrey which will hopefully speed up the process. The pension team have started and will continue to calculate and send information to members who have shown an expression of interest, however due to low resource backlogs have built up. Further contact will be made to members to manage their expectation.</p> <p>July 2024: we have been focusing on prioritising the creation and sending out the retained settlement statements to clear the backlog. The DPIA needs to be finalised prior to us commencing the tracing exercise. The pensions team must also look at the procedure for putting the settlements that have been accepted in place which is currently being explored.</p> <p>November 2024: The Pension's Team continue to receive completed Expression of Interest (EOI) forms. So far, we have received replies from just over 48.5% of individuals out of the 208 originally contacted.</p> <p>Further work has been undertaken to continue completing the statements as they come in for those</p>	

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>who have requested them so far. The data is in the Scheme Manager's report. The DPIA has now been finalised with the SCC Information Governance team and the contract for engaging the tracing company is with SCC legal team for approval. Work is underway with the SCC Payroll and Income Management team to ensure the right mechanisms are being adopted to process payments for those who have asked for this.</p>	
<p>30 April 2020 A20/20 (Informal meeting due to Covid-19)</p>	<p>GMP Exercise Administration Update (1 January 2020 - 31 March 2020)</p>	<p>The Pensions Support & Development Manager will liaise with the Assistant Chief Fire Officer – Service Support on the next steps concerning the Guaranteed Minimum Pension (GMP) reconciliation - the new Project Manager to assist.</p>	<p>Scheme Manager</p>	<p>February 2023: The data extracts from XPS were not provided in time to the Service which meant Mercer would not be able to complete the rectification exercise prior to the pensions increase. Mercer are reviewing the data extracts; additional costs will be incurred for the work completed. It is anticipated the project will be finalised by the end of 2023.</p> <p>April 2023: Mercer and XPS are in communication with each other to confirm the template to use and the data that is required. It is still hoped the project will be completed before the end of 2023.</p> <p>July 2023: XPS have explained that they do not feel it is their responsibility to check the benefit specification template. The Service have contacted their legal party to determine if Weightmans may be able to carry out this exercise.</p> <p>November 2023: Weightmans have reviewed the benefit specification and are liaising with Mercers with a view to final sign off.</p>	<p>Ongoing</p>

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>February 2024: It was noted at the Board meeting that officers were awaiting a final update from XPS. The representative from XPS confirmed that a report had been received from Mercer and XPS were due to meet with Mercer for a discussion.</p> <p>April 2024: A further update request has been made to XPS/Aptia (Mercer). XPS have confirmed that Aptia will come back to the pensions team when able.</p> <p>July 2024: Aptia have sent implementation data to SFRS which was forwarded to XPS. The pensions team will continue to keep an eye on its completion.</p> <p>November 2024: XPS still have the data which was sent to them. The Pensions team have requested an update from them, and we await a response.</p>	
25 November 2021 A7/21	Address Update XPS Administration - Surrey Fire and Rescue Service Pension Board Report	For the Assistant Chief Fire Officer – Service Support to work with XPS to use a tracing service to confirm addresses for those past retirement or within two years of retirement.	Scheme Manager	February 2023: XPS submitted in January the data to their supplier for the address tracing exercise. A verbal update should be provided at the Local Pension Board meeting. XPS will write to the old and the new addresses to confirm the correct address to use.	Ongoing

				<p>April 2023: XPS have confirmed in their report, that there are several addresses returned. The team at XPS are working through the returns and a verbal update will be provided at the Board meeting.</p> <p>July 2023: XPS have confirmed that this project is continuing with their provider. A revised file is due to be submitted in June. Mortality screening costs are also being considered.</p> <p>February 2024: XPS confirmed at the Board meeting that a basic unit price had been received and that they were awaiting information on the scheme members that needed to be covered.</p> <p>April 2024: XPS have confirmed tracing for 'gone away' members will continue. We have confirmed with XPS that this will now form part of the Pensions Dashboard preparations and will be picked up under the work done for that. This will avoid duplication and additional work/cost. XPS will keep the pension team informed.</p> <p>July 2024: No further update has been given however, flock as mentioned above, this will now form part of the Pensions Dashboard preparations, so no further update is expected now.</p> <p>November 2024: As per July 2024.</p>	
28 July 2022 A7/22	Member Email Address Update	The Board suggested for work to be carried out to try and obtain email addresses for all members, allowing for information to be circulated when needed and	Scheme Manager	February 2023: This is an extensive piece of work and currently there is not the resource to do this. However, the uptake of members creating an account on the member's self-service portal continues to increase	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
	XPS – Surrey Fire & Rescue Pension Board Report	potentially reducing the risk of losing contact when members move to a different address. The Scheme Manager agreed to consider this and report back to the Board.		<p>which provides a further platform to gain information from members.</p> <p>February 2024: No update on this area due to the other tasks within the team which have taken priority.</p> <p>April 2024: Work email addresses for all active members have been supplied to XPS. The pensions team will work with XPS to provide any further information they hold once other priorities ease.</p> <p>July 2024: The pensions team continue to work with XPS to supply them with any contact details they require.</p> <p>November 2024: As per July 2024.</p>	
27 April 2023 A6/23	Risk Register	SFRS to be provided with an update on the McCloud Age discrimination legislation and whether preparations were expected to be ready in time for the scheduled implementation in October 2023.	XPS / Scheme Manager	<p>July 2023: A meeting took place between the Pension Team and XPS on 21 June 2023. Currently, there are no expected impacts to members or anticipated delays with the preparations for implementation of the legislation in October 2023.</p> <p>The Chairman noted that orders had recently been laid before parliament and asked that Members were briefed on any issues within the next few weeks following the July meeting of the Board.</p> <p>November 2023: The legislation came into force on 1 October 2023. The Pension Team are working on a further data collection exercise to extract member</p>	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				<p>historical tax information from payroll records. This is needed to input in the GAD calculator. There have been 3 retirements, in October, in scope of remedy and their benefits have been processed and paid on time, in accordance with the Remedy legislation.</p> <p>February 2024: The pension team continue to liaise with XPS to ensure all relevant information is available to prepare Remediable Service Statements (RSS) to each cohort of members.</p> <p>April 2024: In March the pensions team supplied the data for the first cohort of membership to XPS and will continue to do so when requested. XPS will continue to update on the progress of the RSSs.</p> <p>July 2024: The pensions team have continued to supply the required GAD data to XPS for all cohorts of membership. They are currently at the point of tidying up any unusual / outstanding cases. As before, XPS will continue to update on the progress of the RSSs.</p> <p>November 24: This work is ongoing.</p>	
A1/24	Scheme Manager Report	In regard to the McCloud - Age Discrimination Remedy, officers agreed to provide a report on progress against the plans for those who retired before October 2023 outside of the meeting.	Scheme Manager	<p>April 2024: The pensions team will request details from XPS about how these cases will be treated.</p> <p>July 2024: Pre-October 2023 retirements will be issued with the required IC / RSS by XPS to make a decision on Remedy options.</p>	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
				November 24: As per July. Once the ABSs are processed this information will be in the statements.	
A2/24	Scheme Manager Report	It was agreed to include an update on the progress of the Annual Benefit Statements for 24/25 within a future Scheme Manager Update Report. It was further agreed to circulate the log of exceptions with members of the Board for consideration at a future meeting.	Scheme Manager	<p>April 2024: Work is currently being carried out by payroll/the pensions team to provide end-of-year data to XPS to produce the combined ABS/RSS for 2024.</p> <p>July 2024: The End-Of-Year (EOY) return for 2023/24 has yet to be issued to XPS. The data was due to be supplied by the payroll team by the end of May 2024. This was requested 2 months prior to this date but has still not been produced. This could delay the issuing of some statements by the deadline of August 31, 2024. The pensions team continue to remain in close contact with the payroll team to do as much as possible to support them in getting the data to XPS as soon as possible.</p> <p>November 2024: On the 02 November the payroll team confirmed that the End of Year Data reports had been built and were currently undergoing testing by the Payroll Operations Team. They anticipate that the testing will be completed by the end of the week commencing 4th November 2024.</p> <p>We will provide further updates on timetables as soon as the testing has been completed. We will be also communicating this out to all staff who this affects</p>	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
A6/24 25 July 2024	Scheme Manager Report	Retained Settlement – Matthew’s cases – It was agreed that officers share the total number of members in the population to compare with the 208 who had been contacted. The Scheme Manager agreed to provide this information outside the meeting.	Scheme Manager	November 2024: This information has been provided outside the meeting as agreed.	Complete
A7/24 25 July 2024	Scheme Manager Report	Unit 4 Payroll Adjustments – A member inquired whether officers were aware of the total number of affected members and whether they had been notified about the issue and its resolution. Officers confirmed that Payroll was actively addressing the issue and correcting contributions. Officers agreed to request an update from Payroll to ensure that impacted members are informed of the situation and the expected resolution timeline.	Scheme Manager	November 2024: Payroll have been contacted and we await a response with more information.	Ongoing
A8/24 25 July 2024	Risk Registers	It was agreed that, moving forward, risk registers should include Red, Amber, Green (RAG) ratings to provide clearer visibility of risk levels. Resolved:	Scheme Manager	November 2024: This has been incorporated into this boards risk register.	Complete

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
A9/24 25 July 2024	Scheme Manager Report	The Pension Team to meet with the relevant department after the Board meeting to discuss the delayed End-of-Year (EOY) return for 2023/24, emphasising the importance of timely updates on any further delays in issuing Annual Benefit Statements / Remediable Service Statements. The Board to be regularly updated on timelines.	Scheme Manager	November 2024 - the pensions team of been in contact with the payroll team on several occasions since the last board meeting. As of two days ago it has been confirmed that they have now been able to produce a report which will draw down on the data required by XPS for the benefit statements. This is currently in testing stage and we will know more by the end of this week.	
A10/24 25 July 2024	Scheme Manager Report	In regard to Guaranteed Minimum Pension (GMP) Rectification, the representative from XPS confirmed that the data would be with their projects team and that an update would be provided at the next meeting.	XPS / Scheme Manager	November 2024 - XPS have been requested to provide an update on this and we await their response.	Ongoing
A11/24 25 July 2024	XPS – Surrey Fire & Rescue Pension Board Report	In regard to Complaints, it was requested that the charts be amended to clearly distinguish between 'live' cases and 'completed' cases.	XPS	November 2024 - this has been carried out by XPS and is reflected in the report.	Complete
A12/24 25 July 2024	XPS – Surrey Fire & Rescue Pension Board Report	A Member asked that XPS include data from previous quarters to enable members to compare trends over time. The representative confirmed that this data would be incorporated into the updated report template, which would be presented at the	XPS	November 2024 - XPS to provide in the meeting.	Ongoing

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
		next meeting. The Chairman additionally requested that future reports include monthly backlog data to provide clearer insight into what is being carried over.			

COMPLETED RECOMMENDATIONS/REFERRALS/ACTIONS – TO BE DELETED

Date of meeting and reference	Item	Recommendations/ Actions	To	Response	Progress
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A3/24 -	XPS – Surrey Fire & Rescue Pension Board Report	A Member of the Board stated that he was aware of members of the Pension scheme who had not received their pension forecast figures on time and further stated that members of the scheme were frustrated with the lack of information. The Chairman requested the detail be shared with XPS allowing an investigation.	Scheme Manager / Board Member	July 2024; the Chairman noted that the information had not yet been shared with XPS and requested that the Member contact XPS directly if any issues remained.	closed
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A4/24	XPS – Surrey Fire & Rescue Pension Board Report	A4/24 – The Chairman asked for detail on data included within the 'general' section within the tables under Completed Cases by Month. The representative from XPS would seek more information to be shared with the Board and the Pensions Team.	XPS	July 2024: the representative from XPS explained that the "general" category was used for items not already specified within the service level agreement.	closed
A5/25	XPS – Surrey Fire & Rescue Pension Board Report	A5/24 - it was agreed that it would be beneficial for XPS and the Pension Team to liaise further in order to better understand each other's processes.	Scheme Manager / XPS	July 2024: the representative from XPS informed the Board that they had met with the Pension Team to discuss each other's processes and explore ways to maximise collaboration from both sides.	closed



Surrey Local Firefighters' Pension Board 21 November 2024

Scheme Management Update Report

Recommendations:

The Board is asked to note the report and actions taken.

1.0 Introduction:

1.1 The Board has requested an update on Scheme management activities.

2.0 Scheme Management Activities

McCloud - Age Discrimination Remedy

2.1 XPS continue to supply remedy options for retirement cases.

2.2 GAD calculation data has been sent to XPS for the remaining tranches of membership in May and June 2024 in accordance with the Remediable Service Statements (RSS) timetable - to meet the deadline to produce their RSSs. The Pensions team will continue to work on the data collection exercise with XPS to complete any outstanding cases of which there are currently 22 outstanding.

The majority of these are due to waiting for information from other authorities where members opted out and opted back in.

2.3 The Surrey Fire and Rescue Service (SFRS) Pensions SharePoint site will continue to be updated as a source of reference for members.

10% Pensionable Allowance

2.4 This project will commence once we have recruited to the Pensions Assistant role (Please see section 2.17 on resourcing). As before, cases are being dealt with for members coming up to retirement and on request. Once we have appointed to the Pensions Assistant role, we will provide an update and progress with the project plan.

Retained Settlement – Matthew’s cases.

2.5 As the board is aware, the legislation came into force on 1 October 2023.

2.6 Since the last board the team have been working on ensuring that further calculations were complete, and statements sent out to members using the most up-to-date GAD tool - this is currently version 2.3.0 released in mid-May 2024. Although there is still more to do, we are confident we will meet the deadline of March 2025 for this exercise to be completed.

To date the following figures, apply:

Members Contacted	208
Expression of Interest forms returned	101 (8 members ticked ‘No’ to taking part) so 93 people so far interested.
GAD Calculations sent to us	83
Statements sent to members	52 (a further 17 are currently being checked before being sent out)
Options Election Form sent back	21

The Pension’s Team is currently looking at the next stage of the procedure to put the settlements in place with the SCC Payroll and Income Management team.

Members should not be affected financially by the statements being issued later than expected as interest on arrears is recalculated to the date of payment. However, interest is also calculated on the contributions owed, so the completion of active and deferred members remains a priority.

The funding for the settlements comes from central government and will be picked up by employers at future valuations. The cost increase in administration is covered by a government grant with Fire and Rescue Authority (FRA) applying for funding. The Local Government Association (LGA) will present a business case if any further funding is needed.

2.7 The Pension’s Team continue to receive completed Expression of Interest (EOI) forms. So far, we have received replies from just over 48.5% of individuals (number replied from the 208 we have already contacted).

The Workforce Working Group (WWG) agreed to a tracing exercise in January 2024. A decision was taken to focus on the calculations and creation of the statements over the last few months and the tracing exercise will be commenced in due course. The Data Protection Information Agreement (DPIA) has been agreed and a contract has been drawn up. The contract is currently with our legal team awaiting final approval.

2.8 The Home Office (HO) and GAD have confirmed that they will require FRAs to report quarterly statistics regarding the number of cases being worked on in relation the Matthew’s second options exercise and will continue to be supplied, as required.

Annual Benefit Statements (ABS) / Remediable Service Statement (RSS)

2.9 The 2024 combined ABS/RSS were planned to be issued by XPS by the 31 August 2024. The intention was for these to include remedy pension options.

The End-Of-Year (EOY) return for 2023/24 has yet to be issued to XPS. The data was due to be supplied by the SCC Payroll team by the end of May 2024. This was requested 2 months prior to this date but has still not been produced. This has delayed the issuing of all statements by the deadline of 31 August 2024.

On the 02 November the Payroll team confirmed that the End of Year Data reports had been built in Unit 4 and were currently undergoing testing by the Payroll Operations Team. They anticipate that the testing will be completed by the end of the week commencing 04 November 2024.

We will provide further updates on timetables as soon as the testing has been completed. We will be also communicating this out to all staff who this affects.

- 2.10 In recognition of the significant impact of remedy on the administration of pensions, the legislative deadline for issuing 2022/23 and 2023/24 Pension Saving Statements for Annual Allowance purposes to those affected by the Remedy (McCloud/Sargeant) Ruling, was extended to 6 October 2024 by HMRC. In addition, the deadline to elect for Scheme Pays has also been extended, to 31 July 2025 by HMRC.

Anyone impacted by the remedy, who has breached the annual allowance for 2022/23 and/or 2023/24, will be subject to a new separate reporting framework which will be created by HMRC especially for the McCloud/2015 remedy.

- 2.11 Immediate Choice RSSs will start to be issued by XPS but there are further issues regarding tax liabilities on the interest added to arrears paid to immediate choice members. The LGA are waiting on Scheme Advisory Board (SAB)/Treasury for further guidance.
- 2.12 There are still issues regarding members' tax liabilities and annual allowance calculations around those who took an unauthorised lump sum payment (not tax free one) under McCloud. The guidance has not been clear on this and XPS are trying to establish further clarity.

Guaranteed Minimum Pension (GMP) Rectification

- 2.13 The Pensions Team have requested an update on the completion of the GMP rectification from XPS and for details of any issues.

Pension Dashboard

- 2.14 XPS will be issuing a Dashboard Connection Readiness Report which will be more specific to SFRS. The expected staging date for Public Service Pension Schemes still is planned for around September 2025.

Pre-Retirement Course

- 2.15 Following positive feedback from the first two courses held by Affinity Connect in 2023, the Pension Team will continue to arrange additional course dates. A second course was run in September 2024, and another is being planned with Affinity for March/April 2025. This will continue to be publicised in the staff newsletter and full details are available on the Pensions Information SharePoint site.

Training

2.16 The board / team has been booked onto the LGA training in June 2025.

Once the assistant post is filled the Pensions Team will revisit what the training need is and implement accordingly.

The LGA Local Pension Board (LPB) training is still to be planned – the board / team will be booked on the June 2025 LGA training session - further details to follow.

Pension Team Resourcing

2.17 The Pensions Support Assistant role is at shortlisting stage and interviews will be undertaken imminently. This role is for a period of 18 months on a fixed term contract basis due to current recruitment controls being in place across the Council.

Additionally, the role of Senior Pensions Adviser is now vacant. The advert for this role closed on 31 October and we have offered this role to an individual on a bank basis moving forward. Currently we are determining a start date and processing the required information to appoint into post.

It is accepted that there will be continued resourcing challenges in the team for a period whilst we recruit to these roles. Priorities have been identified and the team will continue to focus on these until such a time that it is at full capacity and can reassess what additional projects can be pursued.

Unit 4 Payroll Adjustments

2.18 Payroll continue to correct the contribution errors for SFRS Scheme members and will contact the affected members to arrange for the under/overpayments to be adjusted. The Pensions Team will continue to keep an eye on the project.

The Payroll team have been contacted for further information around what if any communications have been made with members affected by this and timelines for completion of this work.

Communications

2.19 No bulk communications have been sent since the last local Pension Board meeting took place.

The Pensions Team are collating a list of items which will need to be updated and added once the Senior Pensions Adviser is in post.

2.20 Since the Pensions SharePoint site was shared with members of the Service, there has been a total of 1,616 visits to the site.

- In the last 90 days there were 133 visits in total.
- In the last 30 days the average time spent visiting the site was 39 seconds; and in the last 90 days 100% of visitors accessed the site via a desktop device.

Analysis of the data shows the most popular pages visited in the last period, were:

- Home page
- Firefighter Pensions Schemes; and
- XPS Administration.

Risk Management

2.21 The Local Firefighters Pension Scheme (LFPS) Risk Register has been reviewed and is a standing agenda item on the LFPB.

3.0 Summary

1.1 The Board is asked to note the update provided.

Report contacts: Danni Lamaignere and Jo Hart

Contact details: E: danni.lamaignere@surreycc.gov.uk <mailto:> E:

<mailto:Joanne.hart@surreycc.gov.uk>

Sources/background papers: None

Annexes: N/A right care

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Surrey Fire

Performance Delivery Report
Quarter ending 30 September 2024

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Items requiring a decision or attention are marked in the report with this logo

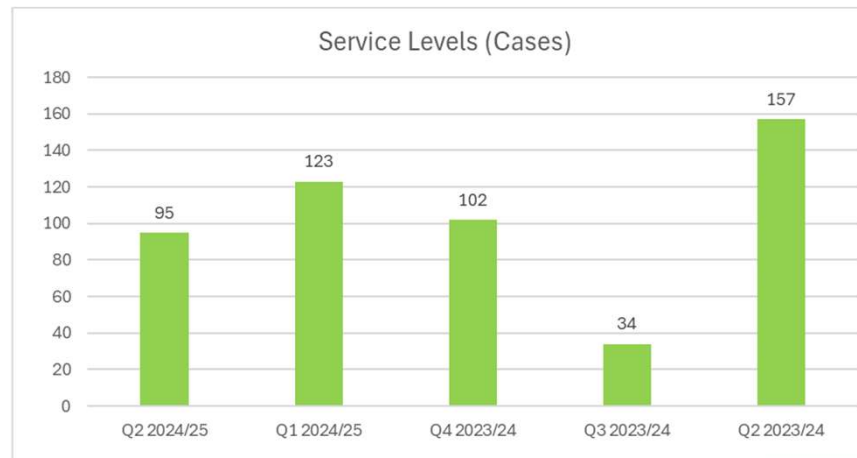
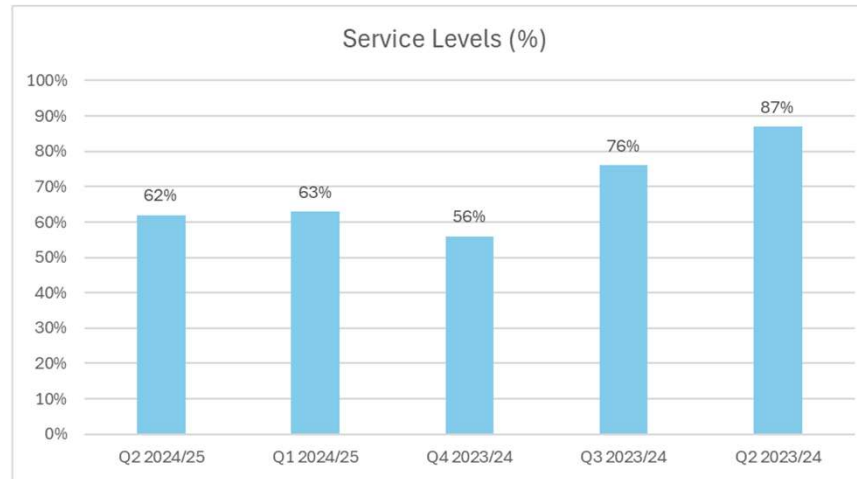


Highlights

Membership numbers



Service levels



Headlines

Members

- Metrics and items to note
 - Overall membership has been relatively static the past couple of quarters

Scheme and Legislative

- Scheme specific items
 - XPS continue to undertake weekly ABS-RSS process runs and will email members once their statement is ready.
 - XPS have contacted all members at Station Manager and above to inform them we are processing PSS's and will confirm if they have breached or not when calculations are complete
 - Both statements require relevant data (year end, McCloud, and GAD contributions) to be produced

Performance

- This quarter has seen a slight reduction in overall SLA score



Key items

- SLA: 62%
- Total membership is 1,936 members

McCloud – BAU Lump Sum Payments



Lump Sum payments made compared to Date of Retirement

	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24
On DoR	-	-	33.33%	-	0.00%	0.00%	-	0.00%	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
< 7 days	-	-	33.33%	-	-	0.00%	-	33.33%	-	0.00%	100.00%	60.00%	100.00%	25.00%	0.00%
7+ Days	-	-	33.33%	-	100.00%	100.00%	-	66.67%	-	100.00%	0.00%	40.00%	0.00%	75.00%	0.00%
Cases	0	0	3	0	1	1	0	3	0	2	2	5	2	4	0

All XPS Fire and Police clients

	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24
On DoR	52.48%	46.11%	26.47%	40.31%	36.36%	36.61%	37.95%	27.18%	26.86%	34.83%	48.00%	57.51%	63.68%	63.32%	77.60%
< 7 days	30.69%	32.34%	25.63%	27.04%	32.09%	33.93%	35.54%	32.31%	32.23%	28.09%	27.00%	21.46%	20.53%	25.61%	18.58%
7+ Days	16.83%	21.56%	47.90%	32.65%	31.55%	29.46%	26.51%	40.51%	40.91%	37.08%	25.00%	21.03%	15.79%	11.07%	3.83%
Cases	202	167	238	196	187	224	166	195	242	178	200	233	190	289	183

McCloud – ABS-RSS Issuance



ABS's Issued at 31st August 2024

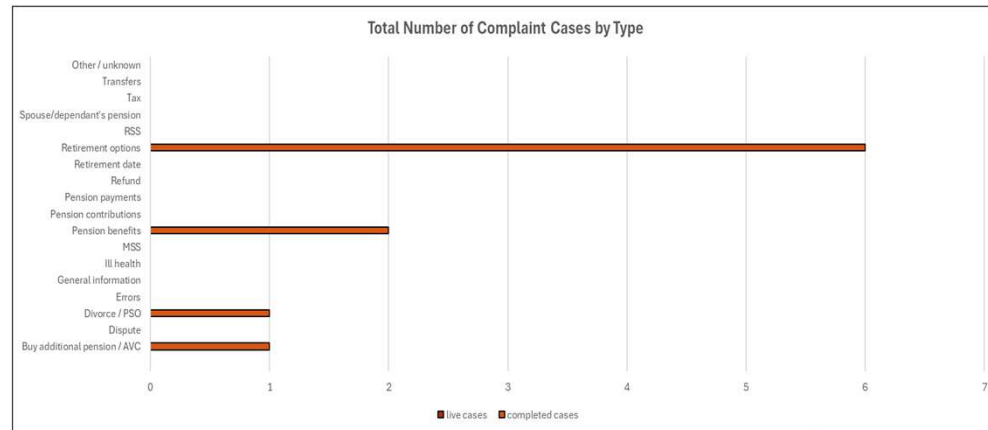
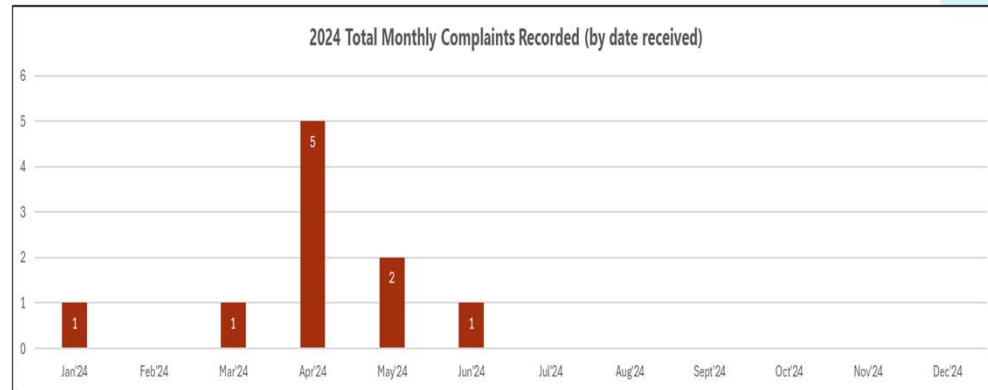
Total ABS's Due				Expected RSS/Roll Back					Expected Pst 2012 members)			Expected CARE only			
Client	Due	Produce	%	TOTA	Produce	%	RSS Produce	RSS %	Roll-Back Produce	TOTA	ABS Produce	%	Total	ABS Produce	%
Surrey Fire	607	0	0.00%	0	0	0.00%	0	0.00%	0	279	0	0.00%	328	0	0.00%

Errors and complaints



Complaint type	Live cases	Completed cases	Total
Buy additional pension/AVC	0	1	1
Dispute	0	0	0
Divorce/PSO	0	1	1
Errors	0	0	0
General information	0	0	0
Ill Health	0	0	0
MSS	0	0	0
Pension benefits	0	2	2
Pension contributions	0	0	0
Pension payments	0	0	0
Refund	0	0	0
Retirement date	0	0	0
Retirement options	0	6	6
RSS	0	0	0
Spouse/dependant's pension	0	0	0
Tax	0	0	0
Transfers	0	0	0
Other/unknown	0	0	0
Total	0	10	10

IDRP Description	Date received	Date completed	Comment



Member engagement – myownpension

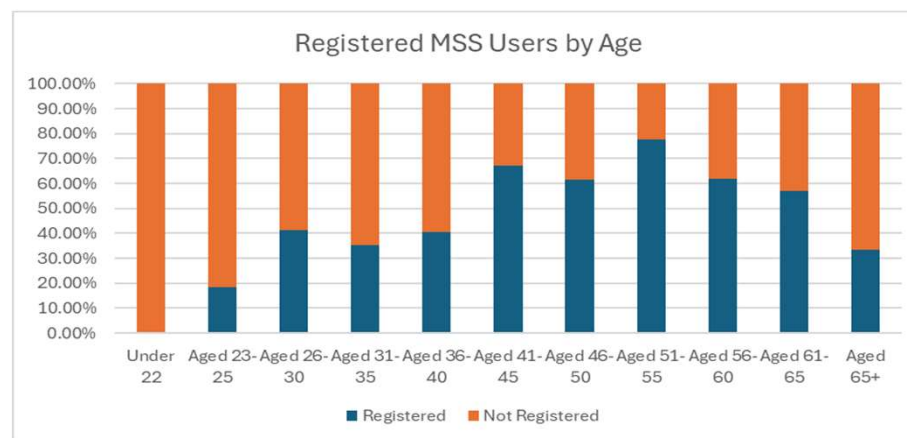


The tables below provides information on the number of Cleveland Fire members who have registered for the online member self-service portal. There is also then a table to put your member take up into context with the average across the Fire schemes which we administer as well as an age profile.

Q2 2023/2024	Registered	Not Registered	Total	%age uptake
Actives	254	281	535	52.52%
Deferred	156	100	256	39.06%
Pensioners	533	298	831	35.86%
Widows/Dependants	137	20	157	12.74%
Total	1,080	699	1,779	39.29%

All Blue Light	Not Registered	Registered	Total	% Uptake
Active	30,792	48,025	78,817	60.93%
Deferred	15,205	8,251	23,456	35.18%
Pensioner	55,561	33,564	89,125	37.66%
Widow/Dep	14,353	965	15,318	6.30%
	115,911	90,805	206,716	43.93%

Age Group	Not Registered	Registered
Under 22	100.00%	0.00%
Aged 23-25	81.48%	18.52%
Aged 26-30	58.73%	41.27%
Aged 31-35	64.56%	35.44%
Aged 36-40	59.42%	40.58%
Aged 41-45	32.89%	67.11%
Aged 46-50	38.38%	61.62%
Aged 51-55	22.37%	77.63%
Aged 56-60	37.93%	62.07%
Aged 61-65	42.86%	57.14%
Aged 65+	66.67%	33.33%



Membership

Membership	Period Ending 30/09/2024	Period Ending 30/06/2024	Period Ending 31/03/2024	Period Ending 31/12/2023
Active Members				
Total at period start	608	616	609	616
New Starters	0	0	20	4
New Leavers	2	5	9	9
Retirements	6	3	4	2
Death	0	0	0	0
Total at period End	600	608	616	609
Deferred Members				
Total at period start	304	303	296	293
New Deferred	2	2	7	3
New Leavers	0	0	0	0
Retirements	1	1	0	0
Death	0	0	0	0
Total at period End	305	304	303	296
Pensioner Members				
Total at period start	1,018	1,013	1,007	1,002
New Retirements	17	8	8	7
New Dependents	3	0	0	3
Notified (need further details)	3	1	0	0
Death/cessation	4	2	2	5
Total at period End	1,031	1,018	1,013	1,007
Total membership at period end	1,936	1,930	1,932	1,912

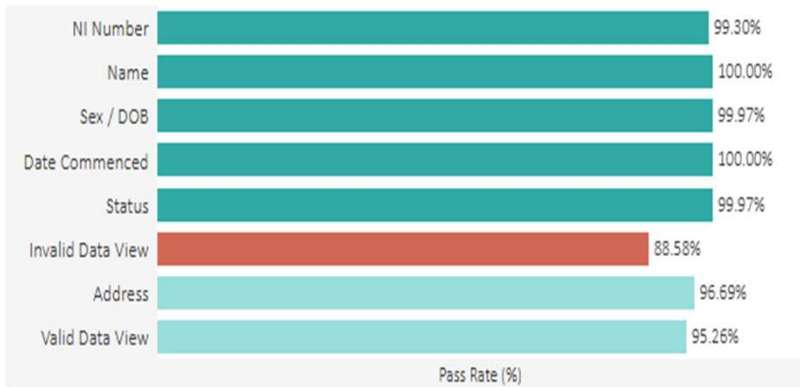


Data Quality

Common Data

Member records	Members tested	Members Failed	Pass Rate
3,011	2,519	492	97.6%

Pass Rate % by Test Category



TPR Pass Rate % by Test Category



Data Quality

Scheme Specific Data - Fire Scheme Specific Data Quality | Overall Summary

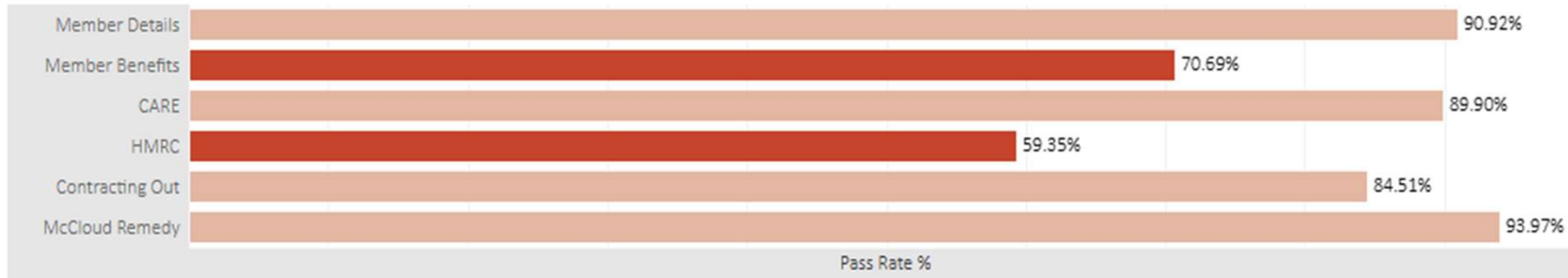


Member records	Members tested	Members Failed	Pass Rate
3,847	2,373	1,474	62.98%

Grand Total | Pass Rate %



Grand Total | Pass Rate % by Test Category



Regulations and Guidance



JULY 2024

LGA issued Bulletin 83

Bulletin 83 covered many topics with the following actions arising, see below:-

FRA' actions:

- To liaise with their administrators on the production of ABS and ABS/RSS statements.
- Contingent Decisions, to ensure that they have read the updated guidance and are signposting members to the revised member guidance and to communicate with any individuals who are affected by this change in position.
- Matthews GAD calculator - to review the GAD update, collect, and format this information, ensuring the most up to date version of the calculator is being used.
- Matthews – to be aware of the coding requirements needed for accounting/valuation purposes for the Home Office and GAD.
- Matthews – to familiarise themselves with the statutory deadlines, to ensure that where possible they are adhered to

Further information and updates can be found in all bulletins, FRA's are advised to read the bulletins as they may also include actions for Finance Teams and Local Pension Boards

AUGUST 2024

LGA issued Bulletin 84

Bulletin 84 covered many topics with the following actions arising, see below:-

FRA Actions

- Firefighters Pension Scheme Valuation 2024 - GAD data request, to ensure high quality, timely data is shared with the administrator.
- Age Discrimination Remedy – to familiarise themselves with the ABS-RSS statutory deadlines.
- Age Discrimination Remedy – Treasury Directions (tax relief on contributions for active members) inform the LGA should they have any objections to the recommendations set out in the scheme manager paper.
- Firefighters' Pensions: DELTA returns – collection of data to ensure that they have prepared the information, the deadline for submission of both requests is 17:00 on Wednesday 18 September 2024

Regulations and Guidance

SEPTEMBER 2024

LGA issued Bulletin 85

Bulletin 85 covered many topics with the following actions arising, see below:-

FRA Actions

- Firefighters' Pensions - McCloud compensation arrangement claims for Q2 FY24/25, to prepare themselves to submit their compensation data by 31 October 2024
- Matthews – Project implementation data request: to complete and return the template.
- Local Pension Board – Knowledge and Understanding: are asked to make their LPB members aware of the new content of the training section of the FPS Board website.
- Pensions Dashboards: should familiarise themselves with the guidance and to their duties.
- Local Pension Dashboard Training: are asked to make their LPB members aware of the training sessions and encourage them to book onto a session



Appendix 1 - Service Level Reports



The table below shows our performance against the Service Level Agreement during the reporting period.

Membership	Cases completed	Cases completed within target	Cases completed outside target	%age within target
October	20	15	5	75%
November	6	5	1	83%
December	8	6	2	75%
Quarter 3 2023/24	34	26	8	76%
January	25	15	10	60%
February	36	13	23	36%
March	41	29	12	71%
Quarter 4 2023/24	102	57	45	56%
Year - Total	452	358	94	79%
April	64	48	16	75%
May	31	12	19	39%
June	28	17	11	61%
Quarter 1 2024/25	123	77	46	63%
July	36	23	13	64%
August	30	17	13	57%
September	29	19	10	66%
Quarter 2 2024/25	95	59	36	62%

Appendix 1 - Service Level Reports



Completed cases per month

Q2			Jul-24			Aug-24			Sep-24		
Service	Days	Minimum Target	Cases	Within target	%age	Cases	Within target	%age	Cases	Within target	%age
Death in Service	5	95%	-	-	-	-	-	-	-	-	-
Death of pensioner	5	95%	-	-	-	3	2	66.67	3	3	100
Deferred Benefits	10	95%	3	0	0	7	0	0	1	0	0
Divorce case	30	95%	-	-	-	-	-	-	2	0	0
Estimates	10	95%	5	2	40	3	1	33.33	4	1	25
General	10	100%	14	9	64.29	10	7	70	6	5	83.33
New entrants	10	95%	-	-	-	1	1	100	-	-	-
Refunds	10	95%	-	-	-	-	-	-	-	-	-
Retirements – actual	5	95%	5	5	100	1	1	100	3	3	100
Retirement options	10	95%	2	1	50	2	2	100	5	4	80
TV-in calc	10	95%	-	-	-	1	1	100	-	-	-
TV-in payment rec'd	10	90%	-	-	-	-	-	-	-	-	-
TV-out calc	10	95%	-	-	-	-	-	-	1	0	0
TV-out payment	10	95%	-	-	-	-	-	-	-	-	-
Variations	10	95%	7	6	85.71	2	2	100	4	3	75

Appendix 2 – Administration Team

Key contacts

Sharon Stoker	Client Relationship Manager	Sharon.Stoker@xpsgroup.com 01642 030669
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Other contacts

Selina Ahmed	Administration Manager	Selina.Ahmed@xpsgroup.com 01642 030709
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Award-winning

Pensions advisory



Investment consulting



Administration



Technology



Culture and Sustainability



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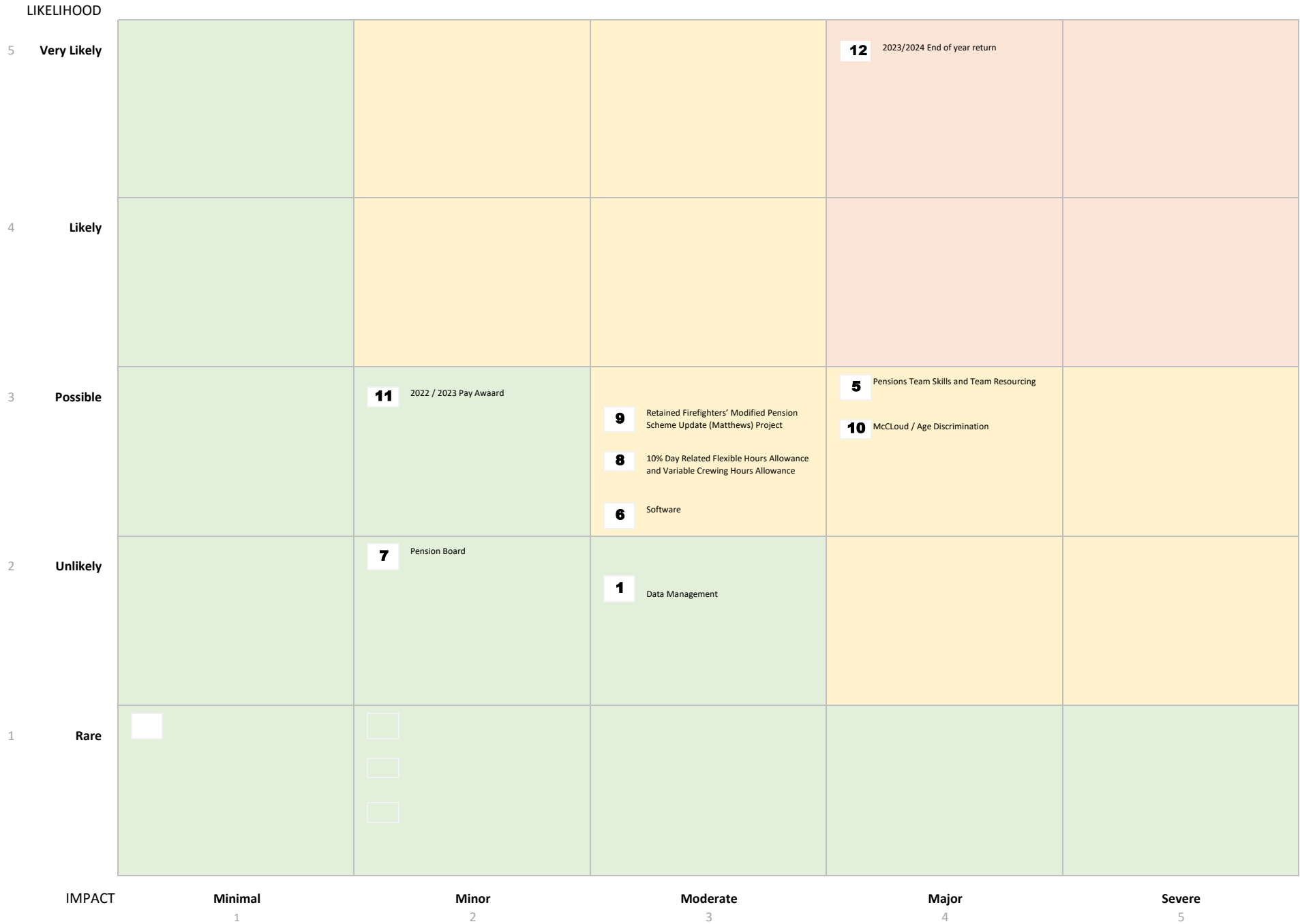
XPS Investment Limited is authorised and regulated by the Financial Conduct Authority for investment and general insurance business (FCA Register No. 528774).

This communication is based on our understanding of the position as at the date shown. It should not be relied upon for detailed advice or taken as an authoritative statement of the law.

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Risk ID	Risk Title	Risk Owner	Risk with current mitigation controls in place		Overall Score
			Likelihood (1-5)	Impact (1-5)	
1	Data Management	Scheme Manager	2	3	6
5	Pensions Team Skills and Team Resourcing	Scheme Manager	3	3	9
6	Software	Bus Ops	3	3	9
7	Pension Board	LFPB Chair	2	2	4
8	10% Day Related Flexible Hours Allowance and Variable Crewing Hours Allowance	Scheme Manager	3	3	9
9	Retained Firefighters' Modified Pension Scheme Update (Matthews) Project	Scheme Manager	3	3	9
10	McCloud / Age Discrimination	Scheme Manager	3	4	12
11	2022 / 2023 Pay Award	Scheme Manager	3	2	6
12	2023/2024 End of year return	Scheme Manager/Payroll	5	4	20

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Basic summary of changes to Scheme risks

The delay to the 2023/2024 end of year return has been added - next review September 2024.

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Pensions Team Risk Register														
Risk ID	Risk Title	Risk sub-ID	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	RAG	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Reviewed	Target Review Date
1	Data Management	1A	Incorrect data due to employer error, user error or historic error.	Service disruption such as incorrect annual benefits statements being processed. Data not secure or appropriately maintained.	Scheme Manager	2	3	6		TREAT/TOLERATE 1) Implementation and monitoring of a Data Improvement Plan by the pension administration team. 2) The Board will be made aware of the 2020 data scores. The service will work with Pensions Admin on improving the data in the system and make recommendations.	XPS continue to work and report on the Common and Conditional data for the Scheme.	Senior Pensions Advisor / Pensions Project Officer & XPS	Nov-24	Jan-25
1	Data Management	1B	Failure to hold personal data securely	Data is shared with unauthorised parties or can be targeted by cyber criminals	Scheme Manager	2	3	6		TREAT/TOLERATE 1) Information security was identified as a possible risk by XPS in their Assurance Report on Internal Controls (2022). Controls were detailed in the document, and the auditor did not feel further measures could be taken at present. 2) XPS submitted a Certificate of Assurance to SFRS in June 2022 to confirm they comply with the requirements of the cyber essential plus scheme. 3) All files shared between SFRS and XPS Administration are sent securely via the XPS file sharing portal. All files sent to SFRS from XPS are password protected. 4) Paperwork submitted to SFRS is scanned and saved onto the server. Hard copies are destroyed via the confidential shredding service. 5) SCC IT data security policy adhered to where applicable.	XPS and the pensions office continue with the existing management controls for data.	Scheme Manager	Nov-24	Jan-25
5	Pensions Team Skills and Team Resourcing	5A	The lack of available skilled resources coupled with the absence of a coordinated training plan to address knowledge gaps.	Inefficiencies in Pension Admin	Scheme Manager	3	3	9		TREAT/TOLERATE 1) Administration was transferred to a third party in September 2021. 2) Migration to XPS who do have this knowledge will continue to process key cases using the 2 bank staff we have retained to work on file. 3) Probable resourcing issues with McCloud and the Modified Scheme legislation both being implemented at the same time. Resource needs to be identified for both of these projects. A business case has been confirmed to recruit a new member to the team to assist with the admin in the team. 5) Training is also taking place with the Subject Matter Experts to improve the knowledge of pensions within the team. 6) A 4 week ISIO training course was carried out during February 2024, but there is still a need for a more basic level of training.	LGA training is due to be attended by the team in June 25	Senior Pensions Advisor / Pensions Project Officer & XPS	Nov-24	Jan-25
		5C	Expertise and knowledge lies with Bank staff.	If the Bank staff leave unexpectedly there will not be an opportunity to pass on their knowledge which may impact the exit process and value and efficiency of the service going forward	Scheme Manager	3	3	9		TREAT/TOLERATE 1) If Bank Staff leave the Service significant knowledge of the firefighters pensions will be lost, at present no process in place for the transfer of knowledge. 2) Initial discussions have taken place to transfer the knowledge to the newer team members. 3) The first session has taken place for the transfer of knowledge to take place particularly in relation to BAU tasks. Further topics will be discussed in the coming weeks. 4) Unit 4 access has been granted to all Pension Team members. 5) Bank staff to provide training before leaving. 6) The tasks completed by the Bank staff is listed so training can be directed as required.	Access to SAP/Unit 4 pay data has been granted to Pensions Team staff and this will be requested for all team members. During the 9 months leading up to March 2024 the transfer of knowledge and training will be given to the pension team. Data transfer will also be looked at during this period. A project plan for the transfer is being put together.	Scheme Manager / Senior Pensions Advisor / Pensions Project Officer	Nov-24	Jan-25
6	Software	6A	Business Operations have raised a risk in respect of Transfer to third party administrator. The change comes right at the heart of the testing programme for Unit 4/DB&I delivery.	With a SAP freeze in place because of the DB&I programme it is going to be very challenging to design/test/deliver reporting for the new provider for 1 Aug AND design/test/deliver it again for the Unit 4 system in time to go-live with that system in December. There is not the resource to do this. Unit 4 has presented unprecedented challenges for the Pensions team with regards to the reliability of pay/contribution data. The production of Annual Benefit Statements has been delayed due to the difficulties in extracting accurate data. Further challenges are anticipated with regards to extracting the 31/3/24 year end data as this will require an amalgamation of SAP data (from 1/4/23 to 31/5/23) with UNIT 4 data (from 1.6.23 to 31.3.24)	Bus Ops	3	3	9		TREAT/TOLERATE 1) Meeting took place with business ops on 22 February 2021. Outcome was agreement to look into an annual data submission in March 2022 which would allow for new system to be in place and reports built. 2) Year end data was sent to XPS by end of April 2022. The GL mapping has been finalised. 3) A 'go-live' date for the new system is confirmed as June 2023. Once Unit 4 is in use, monthly data transfers with XPS will be able to take place via i-connect. 4) Further discussions need to take place with XPS once Unit 4 is live to ensure data can be transferred seamlessly and whether year end reporting is still required. 5) Unit 4 is in place and the Pension Team are testing the data quality of the migration of SAP to Info Archive. Initial data testing is positive. The 'Live' date has not yet been announced due to numerous errors with the Unit 4 system. When Info Archive goes live, further testing will be required in the 'live' environment. 6) The ongoing issues with Unit 4 have a direct impact with the reliability of Pensions data. This is being addressed within payroll by a team focussed on pension issues. Regular meetings are scheduled to review progress.	Once the initial errors with the implementation of Unit 4 have been corrected, further testing will be carried out. Payroll continue to struggle with Unit 4 and the required data submissions.	Senior Pensions Advisor	Nov-24	Jan-25

Pensions Team Risk Register												January 2024		
Risk ID	Risk Title	Risk sub-ID	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	RAG	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Reviewed	Target Review Date
7	Pension Board	7A	Gaps in skills and knowledge of Board members	Board will be unable to adequately make decisions, provide assurance and to scrutinise the efficiency of the SFRS Pension Schemes.	LFPB Chair	2	2	4		TREAT/TOLERATE 1) Members of the Board will be mindful of the Attendance and Knowledge and Understanding Policy when setting objectives and establishing training needs. 2) The board has approval from Audit and Governance committee to establish substitutes. 3) All board members to attend annual training provided by the LGA. The last session took place on 12/04/23 4) Training log in place and all members have completed TPR toolkit for Board Members. 5) Training packs to be sent to new board member and support to be provided by the wider Board and pensions team to increase their knowledge. 6) A new employer member joined the Board in July 2022 and was provided with the relevant details of the TPR toolkit for Board Members.	Future training run by the LGA, for 2024, will be in a new format. There are likely to be 4 identical sessions available to book during the year and these will be run online via teams. Further details are awaited regarding dates etc. Further information has been received from LGA and it is planned to all (including admin team) attend a session in January 2025. Due to the January 2025 session being booked-up, it is planned to book the June 2025 session for the board / team. Board members to be present on the June 25 LGA training.	Local Firefighter Pension Board	Nov-24	Jan-25

Pensions Team Risk Register														
Risk ID	Risk Title	Risk sub-ID	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	RAG	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Reviewed	Target Review Date
8	10% Day Related Flexible Hours Allowance and Variable Crewing Hours Allowance	8A	Failure to respond to legal advice for staff of the 10% pensionable pay allowances.	There is a risk the employer may not collect all contributions due.	Scheme Manager	3	3	9		TREAT/TOLERATE 1) Officers to report to the Board. 2) Legal advice has been received. Contact has been made with members. 3) Letters going to Fire Services to communicate with members who have transferred out. 4) Members that are currently in receipt of the 10% allowance are now making regular contributions. 5) Priority groups 1 to 3 have been completed.	Project on hold until the team is fully resourced.	Scheme Manager	Nov-24	Jan-25
		8B	As part of this project, SFRS will be required to pay contributions to the pension pot for members pensions in relation to the 10% allowance the member received at the time of employment which were not previously pensionable. SFRS will also need to pay members additional amounts in terms of lump sums and pension arrears. It is not yet known if this will be covered by the pension top up grant received each year. Additionally there may also be Unauthorised Payment Charges or tax contributions which the Service will be required to pay due to the length of time which has passed since the original lump sums were paid and also the amount of the lump sum.	Increase pressure on SFRS operating fund if the costs cannot be covered by the pension fund.	Scheme Manager	3	3	9		TREAT/TOLERATE 1) Andy Tink to be informed and guidance to be sought from him. 2) Monitoring of the costs involved as the calculations are being completed. 3) A budget has been created to identify how much the costs are for the project and is updated as the calculations for each priority group are finalised. Legal advice is required to confirm the tax needed for the pension arrears lump sum. This has been requested from Weightmans. 4) Legal advice has been received and the Service are now happy with their position. The project is due to recommence shortly. Pension arrears and pension lump sums will be liable for unauthorised payment charges and surcharges.		Senior Finance Business Partner / Senior Pensions Advisor / Pensions Project Officer	Nov-24	Jan-25
9	Retained Firefighters' Modified Pension Scheme Update (Matthews) Project	9A	Failure to notify staff of the Modified Pension Scheme	The employer and employee have to collect contributions and make contribution shortfalls.	Scheme Manager	3	3	9		TREAT/TOLERATE 1) Officers to report to the Board. 2) Legal advice has been received. Contact has been made with members. 3) Letters have gone out to members who returned an expression of interest form and to those that did not respond. 4) The modified scheme opened via the second options exercise in October 2023. The affected members have been notified and expression of interest forms have been sent out. 5) A dedicated risk register for the Matthews project has been created to horizon scan forthcoming risks associated with this project.	A supplier has been sourced to trace members who have not to date been found. Th contract is currently with legal.	Scheme Manager / Senior Pensions Advisor / Pensions Project Officer	Nov-24	Jan-25
		9B	Following the European Court of Justice's decision in O'Brien v Ministry of Justice which is a case concerning fee paid judges in the Judicial Pension Scheme, the UK Government have recognised the right for retained firefighters employed before 1 July 2000 to elect to become a special member from the start date of their employment.	A second options exercise will require additional resources which are limited.	Scheme Manager	3	3	9		TREAT: 1) A second options exercise is required, for which legal discussions have commenced between central government, the LGA on behalf of FRAs and trade union legal representatives to consider who is in scope and the details of the settlement exercise. 2)SFRS Pension Team and the LGA have responded to the Home Office consultation document. Deadline was 9 June 2023. 3)Administration processes to implement the options exercise to be determined once legislation confirmed 4) The second options exercise opens in October 2023. Communications to members have been sent out. 5) The LGA have provided draft communications to send out to members and continue to advise on how to progress the exercise.		Scheme Manager / Senior Pensions Advisor / Pensions Project Officer	Nov-24	Jan-25
		9C	Communications have been sent to affected members to provide a further opportunity for those who did not respond to previous mailings to confirm if they want further information on the second option to join the modified scheme. The scheme reopened in October 2023.	The lack of updates from the Government and action the pensions can take, may cause members further and prolonged frustrations.	Scheme Manager	3	3	9		TREAT/TOLERATE 1) Open and transparent communications are to be sent regularly to keep affected members up to date. 2) Update from the Government has been received in March 2022 as to when the second options exercise will open (October 2023). The first phase of the GAD calculator has been released which can be used for limited straightforward cases. The 2nd Phase is due to be released early 2024.		Scheme Manager / Senior Pensions Advisor / Pensions Project Officer	Nov-24	Jan-25

Pensions Team Risk Register													January 2024	
Risk ID	Risk Title	Risk sub-ID	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	RAG	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Reviewed	Target Review Date
		9D	It was expected in January 2022 onwards for updates to be provided by the government (Home Office & Her Majesty's Treasury) for updates around the McCloud and Matthews/O'Brien projects. Unfortunately there has been little movement throughout 2022 and the updates provided means further work cannot be completed. Furthermore we have received insights from the LGA that significant progress will not be possible until Q3 or Q4 of 2023.	Member's frustrations may increase further as there is no work for SFRS to continue with until Q3 or Q4 of 2023.	Scheme Manager	3	2	6	Yellow	TREAT: 1) The pensions project team continue to read the latest guidance and attend LGA coffee mornings where further information on these projects could be gained. 2) The team are also sending communications at appropriate intervals to ensure members are kept up to date and key messages remain transparent. GAD calculator is being used to calculate pensions.	The LGA have produced Statement templates to send options to members. Statements have started to be sent to the members affected. A tracing exercise is being planned to contact outstanding members.	Scheme Manager / Senior Pensions Advisor / Pensions Project Officer	Nov-24	Jan-25
		9E	It is unknown at this stage of the financial costs to implement the Modified Scheme. - The standard assumptions have not yet been disclosed to the Fire Sector. - Employee contributions could date back as far as the 1960s.	The Service is unable to plan accordingly. As the standard assumptions have not yet been defined, the Service cannot begin to predict the costs	Scheme Manager	3	3	9	Yellow	TREAT: 1) The Service will be able to undertake preliminary work such as identifying those in scope, data cleansing, identifying access to legacy systems etc. Some of this work has started. 2) Calculations cannot be carried out until the GAD calculator has been released to FRAs (due in two phases - November and January 2024). This has now been received and calculations have started. 3) Calculation work has started and settlement statements have been sent out to members. 3) Completed settlement option forms have started coming back and the next step in procedure needs deciding. 4)Next steps being worked through with Payroll team now statements have started to be returned.		Scheme Manager / Senior Pensions Advisor	Nov-24	Jan-25
10	McCloud / Age Discrimination	10A	Following the McCloud / Sargeant ruling, it was identified younger members of the 1992 pension scheme would face discrimination on the basis of their age due to the implementation of the 2015 pension scheme. Primary legislation has been put in place to move all members to the 2015 scheme. Secondary (remedial) legislation is due to come into effect in October 2023.	Members are feeling frustrated for the delay in receiving their 1992 benefits. Further delays are to be expected as the member has to wait for their Remedial Service Statement to be sent in due course.	Scheme Manager	3	4	12	Yellow	TREAT: 1) The Pensions Team are liaising with the LGA, XPS and the Fire Sector to understand the legislation and how it is to be implemented. 2) The Pensions Team are sending regular communications to members of the Service on the McCloud project. A new page has also been created on the pensions SharePoint page. 3) The team are responding to all actions which are expected of the Service such as working through the data collection exercise and responding to the consultation. 4) The Pension Team are preparing GAD calculations for affected members as required by XPS 5) Data has almost been completed and the pensions team are dealing with unusual / outstanding cases. 6)XPS are issuing RSS along with ABS to give members available options	1) A dedicated risk register for the McCloud project has been created to horizon scan forthcoming risks associated with this project.	Scheme Manager / Senior Pensions Advisor	Nov-24	Jan-25
11	2022 / 2023 Pay Award	11A	On 7 March 2023, it was agreed operational staff would receive a pay increase. The increase included a 7% pay rise backdated to July 2022 and a further 5% implemented from July 2023. The increase in pay will only be paid in the 2023 / 2024 financial year.	Due to when the award will be paid, this may cause an Annual Allowance charge for some members. Additionally, some members will pay a higher level of tax due to two pay awards being paid in the same tax year.	Scheme Manager	3	2	6	Yellow	TREAT: 1) Further information on managing any annual allowance charges is anticipated from the LGA. 2) The annual allowance threshold has increased from the tax year 2023/2024 which may reduce some members from paying annual allowance charges. 3) XPS will be issuing Pension Savings Statements for both 2022/23 and 2023/24 tax years to affected members in October 2024.		Scheme Manager / Senior Pensions Advisor	Nov-24	Jan-25
12	2023 / 2024 End of year return for XPS	12A	XPS requested the EOY return data in March 2024 and the request was forwarded to payroll immediately. The submission of data is more complex this year due to the Remedy changes that were introduced in October 2023. Because of this, the data had to be submitted to XPS by 31 May 2024. Payroll reported on the 09 October 2024 that they are currently having a report built and it is progressing and they will keep informed of any developments. XPS advised of delay.	If the data is not received in the required time, there is the possibility that the combined Annual Benefit Statement / Residual Service Statement (ABS/RSS) will not be able to be issued in August 2024 as planned. This is a scheme failure and will need to be reported to the Pensions Regulator (TPR).	Scheme Manager / Payroll	5	4	20	Red	TREAT: 1) Continue to chase the required data. 2) Keep all affected updated. 3)Regular meetings with the pensions teams to ensure everything is being done to resolve this as quickly as possible	EOY request forwarded to payroll immediately in March 2024. Job allocated but no update received. Update promised / expected but continually not received. Data not received and submitted by 31 May 2024 due to problems with payroll system - these were only brought-up very near the completion date. Submission is being chased periodically as no data has been received to date (17/7). Reports have now been created and are being tested. Hope to have an update on whether the testing has been successful or not by end of w/c 04/11.	Scheme Manager / Senior Pensions Advisor	Nov-24	Being reviewed daily/weekly

RISK SCORING MATRIX :

- Risks are scored on their likelihood and impact
- When determining the risk impact, it is important to recognise that this is the impact on the **whole of Surrey County Council**, not your specific service/areas/project
- The impact statements are shown below as a guide as to what might constitute, for example, a minor impact.
- Please contact the Risk Manager if you require further support.

LIKELIHOOD		
Level	Likelihood	Odds
1	Rare	<10%
2	Unlikely	10% to 30%
3	Possible	30% to 70%
4	Likely	70% to 90%
5	Very Likely	>90%

IMPACT					
Level	Impact	Financial (revenue)	Residents	Reputational	Performance
1	Minimal	<£100k	Minimal impact on a small proportion of the population	Has no negative impact on reputation and no media interest	Minimal impact on achievement of one or more SCC priority objectives
2	Minor	£100K to £1m	Minor impact on a small proportion of the population	Minor damages in a limited area. May have localised, low level negative impact on reputation and generates low level of complaints	Minor impact on achievement of one or more SCC priority objectives
3	Moderate	£1m-£2.5m	Moderate impact on a large (or particularly vulnerable group) proportion of the population	Moderate damages but widespread. Significant localised low level negative impact on the organisations reputation which generates limited complaints.	Moderate impact on achievement of one or more SCC priority objectives
4	Major	>£2.5m to £10m	Major impact on a large (or particularly vulnerable group) proportion of population	Major damage to the reputation of the organisation. Generates significant number of complaints and likely loss of public confidence. Unwanted local or possibly national media attention.	Major impact on achievement of one or more SCC priority objectives
5	Severe	>£10m	Serious long term impact on a large (or particularly vulnerable group) proportion of population	Serious damage to the reputation of the organisation. Large number of complaints. National media coverage. Possible government intervention.	Serious long term impact on achievement of one or more SCC priority objectives

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Retained Firefighters (Matthews) Risk Summary

June 2023

Risk ID	Risk Title	Risk Owner	Risk with current mitigation controls in place		
			Likelihood (1-5)	Impact (1-5)	Overall Score
1	Failure to notify or identify staff eligible to join the Modified Scheme.	Scheme Manager	1	2	2
2	Interaction of Matthews and McCloud legislation.	Scheme Manager	3	2	6
3	Data accuracy.	Scheme Manager	1	2	2
4	Interpretation of Matthews consultation document.	Scheme Manager	1	3	3
6	Failure to interpret or apply legislation correctly.	Scheme Manager	1	3	3
7	Unable to determine financial implications of implementing the modified scheme.	Scheme Manager	1	1	1

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Basic summary of changes to Scheme risks

No specific changes to Matthews risks to report - next update December 2024.

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Pensions Team Risk Register - Modified Specific

Risk ID	Risk Title	Risk Area	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Reviewed	Target Review Date
1	Failure to notify or identify staff eligible to join the Modified Scheme.	Members will not receive their pension entitlement.	Members who have left the Service and we have no current address on record. Members who have died and Next of Kin (NoK) is not known.	Member / Next of Kin will not receive pensions benefits which they are entitled to.	Scheme Manager	1	2	2	The pensions team have identified members they believe are in scope. A poster to raise awareness has been produced by the Pensions Team and sent to all Station Commanders to display on station boards. Home Office consultation has removed deadline for members to apply for Matthews Remedy. Fire & Rescue Authorities are able to use their discretion to accept applications after 18 months. A 'Matthews Second Options' SharePoint page is included on the Pension SharePoint site and is regularly updated with developments. DPIA complete for tracing exercise.	Pensions team continue to review their communications plan and communicate with members via different channels. Contact with the Fire Brigades Union (FBU) Old Comrades Association (OCA) and National Association of Retirement Firefighters (NARF) has failed to trace member's Next of Kin for members who have passed away. The Pension Team are employing the services of ITM, a tracing and mortality specialist, to trace members who have not responded to our communications. Awaiting Contract approval from SCC Legal team. Pensions Officer to contact FBU for support in finding.	Pensions Officer (SFRS)	Nov-24	Jan-25
2	Interaction of Matthews and McCloud legislation.	Uncertainty around how the legislation will be implemented. Members not feeling valued due to time taken for implementation of Matthews legislation. Member expectations not being met.	McCloud and Matthews legislation is due to be implemented on the same date. Uncertainty around how this will work in practice.	Members are unhappy with the service received and may raise an IDR. Interaction of McCloud and Matthews remedy may result in calculations being conducted incorrectly thus paying members incorrect benefits.	Scheme Manager	3	2	6	The Pensions Team are communicating to members via different channels with the aim of keeping members up to date. Once clarification has been received regarding the interaction of the Matthews and McCloud legislation, updates will be provided to members when deemed necessary. The pensions team have responded to the Home Office's consultation and have provided feedback accordingly.	KPI's are due to be updated by XPS to reflect the new legislation. 37 members have been identified who are impacted by both Matthews and McCloud legislation. The Pensions Team continue to work closely with the Local Government Association (LGA) and keep abreast of current advice and guidance via collaborative coffee morning sessions and documentation/press releases.	Pensions Officer (SFRS)	Nov-24	Jan-25
3	Data accuracy.	Calculations and assumptions necessary for some members backdated service.	Data unlikely to be available for all members' service history.	Members may be unhappy with the assumptions to be used for periods of service where there is no information held on SFRS records.	Scheme Manager	1	2	2	Home Office has provided guidance in the consultation documenting the proposed assumptions to use where data is not available. Members will be able to provide examples of evidence that can be accepted (e.g. P60s). The Pensions Team completed a data collection exercise for the Home Office on SFRS members affected by the Matthews legislation.	The pensions team continue to work closely with the Local Government Association to follow guidance regarding how and what assumptions will be used for missing historical data. Further guidance is available on the LGA website.	Subject Matter Experts & Senior Pensions Advisor.	Nov-24	Jan-25
4	Interpretation of Matthews consultation document.	Eligibility for Matthews remedy.	Proposed Matthews legislation ambiguous regarding which cohorts members qualify for. Within the consultation, the indicative timetable notes that FRAs need to provide a statement of service and cost within 3 months of receiving the expression of interest form.	Members may not be given correct service entitlement. Members may be unhappy that they may not receive the correct service entitlement and subsequently may raise an IDR. Three cohorts have been identified within the consultation. Our members fall into cohort 3 (employees who were not given an option to join the first options exercise) The consultation suggests these members are unable to purchase continuous service pre-1 July 2006. Clarification needed from the Home Office that members can be placed in more than one cohort. The Service may not be able to meet the 3 month deadline which means members won't receive a statement of how much members will owe in contributions and how much service members could purchase.	Scheme Manager	1	3	3	The Pensions Team have responded to the consultation voicing concerns over the definition of the different cohorts. The Service have also provided feedback regarding the proposed timeframes FRAs will need to issue a statement of service.	The Pensions Team continue to work closely with the Local Government Association and the wider fire sector for any pertinent updates. The legislation has been laid and came into force on 1 October 2023. LGA has provided draft communications for sending to members. GAD have produced a calculator for FRAs to use and this will be available in two phases. Phase 1 has been released and phase 2 is due to be released early 2024. The calculation tools have been created and supplied and calculations are being done. Letters and statements have started to be sent to members but, due to their complexity, the issue is taking longer than expected.	Pensions Officer (SFRS)	Nov-24	Jan-25

Pensions Team Risk Register - Modified Specific														
Risk ID	Risk Title	Risk Area	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score		Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Reviewed	Target Review Date
6	Failure to interpret or apply legislation correctly.	Member expectations not being met.	Incorrectly processing the Matthews remedy not in line with legislation and/or Home Office expectations. For example, failure to open the second options exercise.	Members may receive incorrect pension entitlement.	Scheme Manager	1	3	3		Preliminary work has been undertaken by the Pensions Team and the Service have also responded to the Home Office's consultation providing feedback.	The Pensions Team continue to work closely with the Local Government Association and the wider fire sector for any pertinent updates.	Senior Pensions Advisor.	Nov-24	Jan-25
7	Unable to determine financial implications of implementing the modified scheme.	Budget	It is unknown at this stage of the financial costs to implement the Modified Scheme. Further risk of fines/compensation etc. if incorrect benefits are awarded due to complexities of interaction between both McCloud and Matthews.	The Service is unable to budget accordingly until further clarification can be provided from the Home Office. The Service may need to pay interest charges on pension arrears owed to members.	Scheme Manager	1	1	1		The Service have allocated monies to cover potential liabilities of implementing the Modified Pension Scheme. Further work to be undertaken.	The pensions team continue to work closely with the Local Government Association and keep abreast of current advice via collaborative coffee mornings.	Senior Pensions Advisor.	Nov-24	Jan-25
8	Errors in calculations and statement issue.	Incorrect entitlement	Error in the manual input of calculation data to the GAD calc and onto Retained Settlement Individual Statements.	Member will receive incorrect settlement information.	Scheme Manager	1	3	3		Care being taken and peer review.	Careful checking of calculation input and correspondence. Looking at potential ways of automating process to avoid human error. No automation has been realised and the completion will continue manually and further progress has been made.	Senior Pensions Advisor	Nov-24	Jan-25

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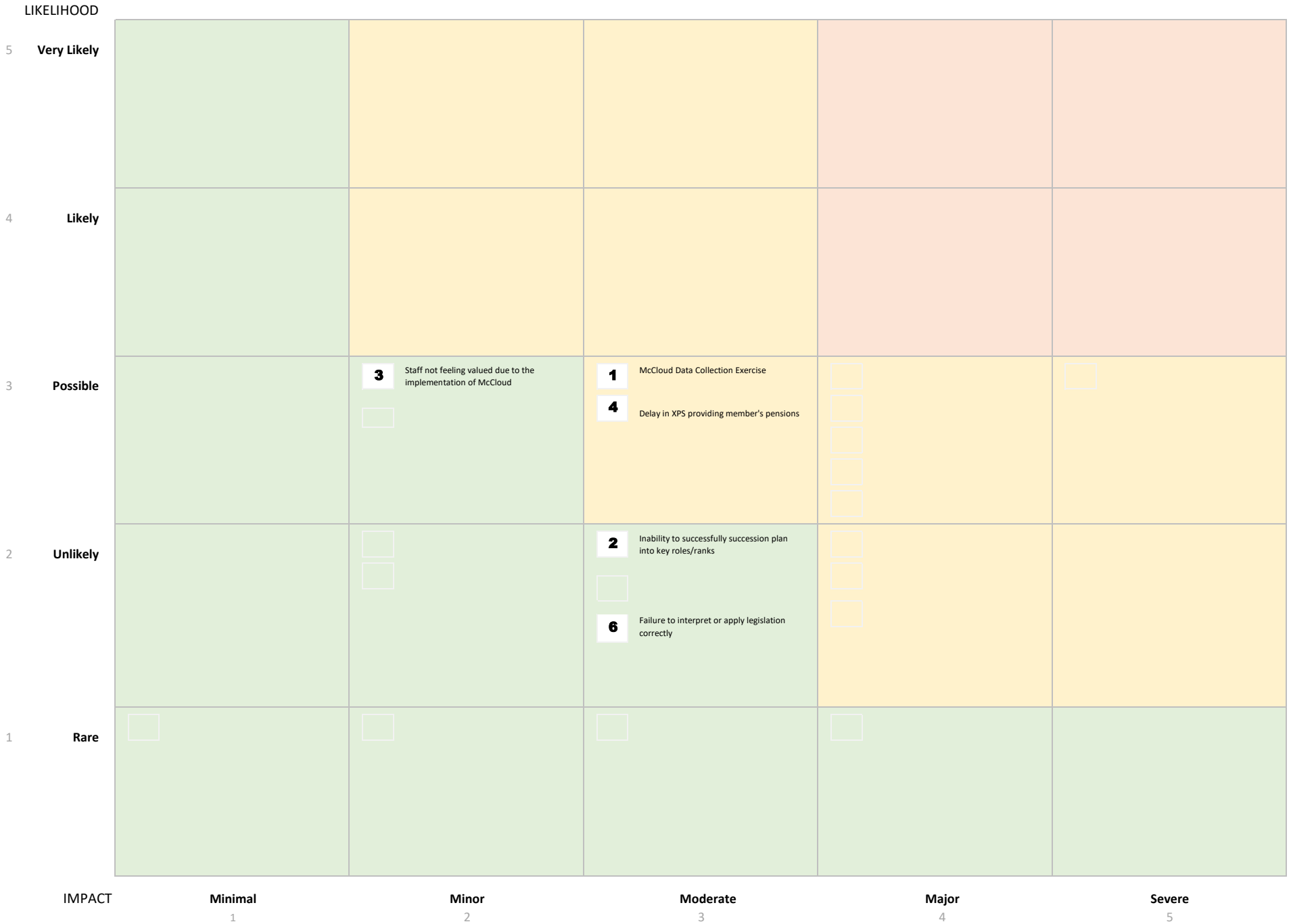
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3	Moderate	£1m-£2.5m	Moderate impact on a large (or particularly vulnerable group) proportion of the population	Moderate damages but widespread. Significant localised low level negative impact on the organisations reputation which generates limited complaints.	Moderate impact on achievement of one or more SCC priority objectives
4	Major	>£2.5m to £10m	Major impact on a large (or particularly vulnerable group) proportion of population	Major damage to the reputation of the organisation. Generates significant number of complaints and likely loss of public confidence. Unwanted local or possibly national media attention.	Major impact on achievement of one or more SCC priority objectives
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Risk ID	Risk Title	Risk Owner	Risk with current mitigation controls in place		
			Likelihood (1-5)	Impact (1-5)	Overall Score
1	McCloud Data Collection Exercise	Scheme Manag	2	3	6
3	Staff not feeling valued due to the implementation of McCloud and when pension payments will be made.	Scheme Manag	3	3	9
2	Inability to successfully succession plan into key roles/ranks across the Service could result in degradation of some activities/Services.	Scheme Manag	3	3	9
4	Delay in XPS providing member's pensions estimates	Scheme Manag	3	3	9
6	Failure to interpret or apply legislation correctly	Scheme Manag	#N/A	#N/A	#N/A

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Basic summary of changes to Scheme risks

No specific changes to McCloud risks to report - next update December 2024.

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Pensions Team Risk Register - McCloud Specific

Risk ID	Risk Title	Risk Area	Causes	Effect	Risk Owner	Likelihood (1-5)	Impact (1-5)	Overall Score	RAG	Key Existing Management Controls	Planned Enhancements to Controls (Actions)	Action by Whom	Review date	Target Review Date
1	McCloud Data Collection Exercise	Pensions will not be paid on time when the legislation comes into effect.	Time taken to go through members' records and complete the spreadsheet. Team capacity to complete the task. Payroll system is not able to create the required report. Limitation of specialist resource to transpose / translate the data. Unit 4 going live in June 2023, may impact on the access to data required for McCloud once the legislation comes into effect.	Data collection exercise is not completed ahead of the legislation coming into effect.	Scheme Manager	2	3	6	Green	Bank contract staff are in place who hold the specialist knowledge to complete the exercise. Knowledge transfer is taking place for Pensions Team staff to all assist with the data collection exercise. Discussions are underway with teams in SCC to ensure the implementation of Unit 4 does not impact the project. Pensions Assistant has been recruited and is working on the data collection exercise. Regular meetings are taking place with XPS on a monthly basis.	A business case is being considered to ensure data remains available after Unit 4 is live. The Pension team have been testing the 'SAP info archive data' to ensure data quality and accuracy is maintained once SAP is closed down. The SAP data is due to be transferred to an archive system. The pensions project team have extracted the Required data from SAP to complete the project, but access to the archive will still be needed.	Senior Pensions Advisor	Nov-24	Jan-25
2	Inability to successfully succession plan into key roles/ranks across the Service could result in degradation of some activities/Services.	High level of retirements in Q3 2023	October 2023 legislation date may mean members want to retire later on their 'correct' pension.	Higher than usual number of members could leave the Service at the same time in or around October 2023. XPS will be unable to process members' pensions on time.	Scheme Manager	3	3	9	Yellow	Regular updates are being submitted to the Pensions Team detailing those who can retire. SharePoint is updated regularly to provide member updates. A collaboration is taking place with Workforce Planning to ensure communications remain consistent. Continuous monitoring of retirees to monitor leavers against predictions. Create and share communication plan. A course was held in September 2024 and	Regular communications continue to educate members regarding retirement/ returning to work and abatement.	Pensions Officer (SFRS) & Senior Pensions Advisor	Nov-24	Jan-25
3	Staff not feeling valued due to the implementation of McCloud and when pension payments will be made.	Member expectations not being met.	Lack of clarity as to how contributions will be obtained and subsequent pension paid. The impact of other pension projects (10% and modified/Mathews) onto the member.	Members may need to wait longer before their pension is increased. Members may not have the money available to pay the contributions required all at once. Due to the number of members in Surrey it may take longer for XPS to complete the work compared to other services with fewer numbers. This may mean members will hear of firefighters at other Services who are obtaining their RSS sooner and are seen as 'being treated better'.	Scheme Manager	3	3	9	Yellow	Pensions Team are communicating to members via different channels with the aim to avoid misunderstanding.	The pensions SharePoint page is updated regularly with developments. The Pensions Team also writes regular updates for SFRS News to keep members informed.	Pensions Officer (SFRS)	Nov-24	Jan-25
4	Delay in XPS providing member's pensions estimates	Pension payments	Increase in members wishing to retire once the new legislation is in effect.	Members are unhappy with the Service received and may raise a complaint or IDRP.	Scheme Manager	3	3	9	Yellow	XPS have been informed of members who are due to leave in October which the Service are aware of. XPS are aware that some members may delay their retirement date due to the legislation implementation date. XPS have recently completed an aggressive recruitment drive in order to prepare for the legislation and meet their KPIs. XPS are working with Heywoods to aim for the software to be ready for October 2023. Pensions Team provide regular communications to active members. Continue planned meetings with XPS on the McCloud project.	KPIs have been updated by XPS to reflect the new legislation and are constantly under review. There has been a drop in service from XPS since the introduction of Remedy. They are increasing resource and making departmental changes to get KPIs back on track, but there's still a way to go. This has increased member complaints due to the lack of contact / updates. XPS have changed procedures to keep members more informed of timescales. Consideration of escalation should XOS not meet their KPIs by beginning of 2025.	Senior Pensions Advisor	Nov-24	Jan-25
5	Failure to interpret or apply legislation correctly	Member expectations not being met.	Incorrectly processing the McCloud remedy not in line with legislation and/or Home Office expectations	Active members may have delayed retirements and pensioner may have a delayed remedy of pension benefits. May result in calculations being conducted incorrectly thus paying members incorrect benefits.	Scheme Manager	3	3	9	Yellow	Pensions Team are liaising with the LGA, XPS and the Fire Sector to understand the legislation and how it is to be implemented. LGA have provided draft communications for sending to members	The Home Office have provided a GAD calculator for all Fire Services to use to ensure a consistent approach is taken when members' pension benefits are being calculated. Calculations and RSSs will be prepared by XPS. The pensions project team have been supplying XPS with the required GAD data in order to produce the RSSs in the agreed timescale.	Pensions Project Team & Senior Pensions Advisor	Nov-24	Jan-25

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RISK SCORING MATRIX :

- Risks are scored on their likelihood and impact
- When determining the risk impact, it is important to recognise that this is the impact on the **whole of Surrey County Council**, not your specific service/areas/project
- The impact statements are shown below as a guide as to what might constitute, for example, a minor impact.
- Please contact the Risk Manager if you require further support.

LIKELIHOOD		
Level	Likelihood	Odds
1	Rare	<10%
2	Unlikely	10% to 30%
3	Possible	30% to 70%
4	Likely	70% to 90%
5	Very Likely	>90%

IMPACT					
Level	Impact	Financial (revenue)	Residents	Reputational	Performance
1	Minimal	<£100k	Minimal impact on a small proportion of the population	Has no negative impact on reputation and no media interest	Minimal impact on achievement of one or more SCC priority objectives
2	Minor	£100K to £1m	Minor impact on a small proportion of the population	Minor damages in a limited area. May have localised, low level negative impact on reputation and generates low level of complaints	Minor impact on achievement of one or more SCC priority objectives
3	Moderate	£1m-£2.5m	Moderate impact on a large (or particularly vulnerable group) proportion of the population	Moderate damages but widespread. Significant localised low level negative impact on the organisations reputation which generates limited complaints.	Moderate impact on achievement of one or more SCC priority objectives
4	Major	>£2.5m to £10m	Major impact on a large (or particularly vulnerable group) proportion of population	Major damage to the reputation of the organisation. Generates significant number of complaints and likely loss of public confidence. Unwanted local or possibly national media attention.	Major impact on achievement of one or more SCC priority objectives
5	Severe	>£10m	Serious long term impact on a large (or particularly vulnerable group) proportion of population	Serious damage to the reputation of the organisation. Large number of complaints. National media coverage. Possible government intervention.	Serious long term impact on achievement of one or more SCC priority objectives

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