

MINUTES of the meeting of the **SURREY LOCAL FIREFIGHTERS' PENSION BOARD** held at 10.30 am on 6 February 2025 at Committee Room, Woodhatch Place, 11 Cockshot Hill, Reigate, Surrey, RH2 8EF.

These minutes are subject to confirmation by the Board at its meeting on Thursday, 17 April 2025.

(* present)

Members:

- * Paul Bowyer (attended remotely)
- * Nick Harrison (Chairman)
- * Glyn Parry-Jones
Sally Wilson (Vice-Chairman)

Substitute Members:

- * Rich Scarth

In attendance

Danielle Lamaignere, Scheme Manager
Janine May, Senior Pensions Advisor
Joanne Hart, Pensions Officer (attended remotely)
Jacqueline Galelli, Pensions Support Assistant (attended remotely)
Sharon Stoker, XPS
Graeme Hall, XPS

1/25 APOLOGIES FOR ABSENCE AND SUBSTITUTIONS [Item 1]

Apologies for absence were received from Sally Wilson.

2/25 MINUTES FROM THE PREVIOUS MEETING: 21 NOVEMBER 2024 [Item 2]

The minutes from the previous meeting on 21 November 2024 were agreed as an accurate record of the meeting.

3/25 DECLARATIONS OF INTEREST [Item 3]

No declarations of interest were declared.

4/25 QUESTIONS AND PETITIONS [Item 4]

1. Public Questions

None received.

2. Member Questions

None received.

3. Petitions

None received.

5/25 SURREY FIREFIGHTERS' PENSION BOARD ACTION AND RECOMMENDATION TRACKER [Item 5]

Witnesses:

Danni Lamaignere, Scheme Manager

Janine May, Senior Pensions Advisor

Jo Hart, Pensions Officer – SFRS (attended remotely)

Key points raised during the discussion:

1. The Chair noted that actions A20/20 and A10/24 had been merged and the latter would be removed as a separate entry from the action tracker.
2. An XPS representative expected to provide an update on GMP in the next several weeks.
3. The Chair enquired whether the data referenced in A2/24 had been provided to XPS. The Scheme Manager explained some were found on scrutiny. The Service expected to provide the data to XPS by the end of February.
4. The Chair suggested that actions A11/24, A12/24, and A13/24 could be closed depending on the discussion of later items.

Actions/ further information to be provided:

Close A11/24, A12/24, A13/24

Resolved:

The Board noted the report.

6/25 SCHEME MANAGEMENT UPDATE REPORT [Item 6]

Witnesses:

Danni Lamaignere, Scheme Manager

Janine May, Senior Pensions Advisor

Jo Hart, Pensions Officer – SFRS (attended remotely)

Key points raised during the discussion:

1. The Scheme Manager, supported by the Senior Pensions Advisor, provided a summary of each of the scheme management activities.

McCloud Age Discrimination Remedy
2. The Senior Pensions Advisor clarified that pensioners were most likely to elect for a change in benefits and that protected members were in receipt of the highest available benefits.

10% pensionable allowance

3. The Scheme Manager explained that payments out had been completed and the remaining work was to collect contributions from some members.

Matthews cases

4. Payroll had confirmed that the first payments would be made in February. Of the 218 affected scheme members, 94 had responded positively, and 8 refused the offer. A member enquired about the Scheme's position if a member initially refused but later agreed to the offer, within the allowed timescales.
5. The Senior Pensions Advisor considered that it would be within the Scheme Manager's discretion. Each of the 8 that refused were contacted.
6. A member raised on behalf of scheme members concern that the contact was fraudulent. The substitute Board member and Scheme Manager agreed to contact some members directly.
7. The Senior Pensions Advisor confirmed an address match for the remaining 100 affected scheme members, who would be contacted again. Employee representatives offered to use networks to gauge concerns about fraudulent contact. An XPS representative recommended including information directing Scheme members to the Scheme's website.

Amendments to the Firefighters' Pension Scheme (England) 2006

8. The Scheme Manager reported that the Service was preparing a formal response to the Home Office consultation on amending the Firefighters' Pension Scheme (England) 2006.

Annual Benefits Statement (ABS) / Remediable Service Statement (RSS)

9. The scheme administration had been working with Surrey County Council's payroll to prepare data for XPS. The first report had been sent and a further report would follow subsequent to further work with payroll. Scheme members had been informed of progress.
10. An XPS representative explained that once data had been received work could begin on preparing benefit statements. The priority would be to determine if any Scheme members had breached HMRC reporting triggers in 2023/24, however, the number was expected to be low. The self-assessment deadline of 31 January had already passed, impacting those that had breached.
11. A Board member noted Scheme members' frustration and anxiety from delayed statements, noting that it had also occurred in previous years. The Senior Pensions Advisor explained through work with payroll, it was aimed that the Unit4 reports would be set up correctly for future use.
12. Board members recognised ongoing issues were significantly due to Unit4. The Chair noted the Section 151 Officer had appeared before Surrey County Council's Audit and Governance Committee reflecting uncertainty that issues had been resolved.

13. An XPS representative noted complexity of preparing remediable service statements, requiring rollback to 2022, and in some cases to 2015. Scheme members would need to input data to HMRC with a deadline of 3 months from receipt of the statement. The XPS representative assured the Board that the SFRS Scheme members were not alone in experiencing delays in receiving their statements as other scheme administrators were similarly affected.
14. The Scheme Manager confirmed that communications would be sent to Scheme members about issuing Annual Benefit Statements and Remediable Service Statements.
15. As the Annual Benefit Statement deadline, 31 August 2024, had been breached, the service had reported itself to the Pensions Regulator. The Senior Pensions Advisor confirmed that the Pensions Regulator has asked to continue receiving updates.

Pension Savings Statements (PSS)

16. The Scheme manager noted that a minority of Scheme members were required to file a self-assessment with HMRC. The Senior Pensions Advisor had worked with the affected individuals.

The Pensions Regulator – General Code of Practice Compliance Report

17. The Scheme Manager noted the Pensions Regulator had consolidated 10 of its 15 existing codes of practice into one comprehensive code.
18. The service had created an action plan with RAG statuses to track service changes to ensure compliance with the code.
19. Key feedback included ensuring sufficient training for staff and Board members, which had been arranged.

Pensions Dashboards

20. XPS representatives confirmed testing of live connections between the service and the administrator, with feedback shared on issues. Focus was on ensuring that data matched as completely as possible; for instance noting where there were only initials for names. The representative highlighted that the Pensions Regulator could question why there was only a partial match and more effort had not been made to ensure it was stronger.
21. It was confirmed that connections between the service and the administrator needed to be in place by October 2025 with a go-live of 2026 for Scheme members' access to data.

Member Contribution Structure Review

22. The Senior Pensions Advisor noted a consultation from the Home Office on changes to the Firefighters' Pension Scheme (England) Regulations 2014 and a response had been submitted by the Service.

23. The response would be published on the Scheme's website for members to review.
24. Board members confirmed that the unions had not been formally consulted.
25. The Chair suggested including the response and proposed changes on the next meeting's agenda, to which the Board agreed.

Pre-Retirement Course

26. The Scheme Manager reported positive feedback from Scheme members on pension courses, with more planned for the coming year.

Pension Team Resourcing

27. The service had filled the vacancy for the Pensions Support Assistant. The Chair requested a note of appreciation be recorded for fully staffing the team.

Unit4 Payroll adjustments

28. The Scheme Manager confirmed the Service was being prioritised by payroll to correct errors experienced by Scheme members.
29. The Chair noted that an update to the Resources and Performance Select Committee confirmed dedicated resources to resolve pensions-related issues.

Communications

30. The Scheme Manager summarised the communications work that had been undertaken in the reporting period.
31. Members thanked the Pensions team for introducing walk-in advice sessions, with positive feedback from Scheme members for increased service accessibility.
32. The Chair thanked the Scheme Manager and Senior Pensions Advisor for their work on the report, noting the iterative increase in quality and detail.

Actions/ further information to be provided:

Scheme Manager and substitute Board member to directly contact the 8 scheme members that had refused the offer resultant from the Matthews retained settlement determination.

Employee representatives to use existing employee and former employee networks to understand concern that scheme contact about the Matthews retained settlement is fraudulent.

The Scheme Manager to send communications to scheme members on the progress with issuing Annual Benefit Statements and Remediable Service Statements.

Include an item on Member Contribution Structure Review for the next meeting of the Board.

Resolved:

The Board noted the report and actions taken.

7/25 THE PENSIONS REGULATOR'S GENERAL CODE OF PRACTICE COMPLIANCE CHECKLIST [Item 7]

Witnesses:

Danni Lamaignere, Scheme Manager

Janine May, Senior Pensions Advisor

Jo Hart, Pensions Officer – SFRS (attended remotely)

Key points raised during the discussion:

1. The Scheme Manager highlighted that the complaints procedure did not comply with the Pensions Regulator's General Code of Practice and was marked amber. An updated Internal Dispute Resolution Policy (IDRP) would be proposed. At the request of the Chair, it would be presented to the Board at a future meeting.
2. The Senior Pensions Advisor advised that there might be no remaining actions connected to the Systems of Governance module, and the RAG status would be reviewed.
3. In response to a query from a Board member, the Scheme Manager confirmed an omission on the compliance checklist for the Benefit information statements module.
4. The Chair requested that an item be presented to a future Board meeting to cover the financial reporting requirements for unfunded pension schemes, such as the SFRS pension scheme.
5. The Chair requested that the Board receive regular updates on progress against the checklist, either as a separate item or as part of the Scheme Management Report.

Actions/ further information to be provided:

The Board to receive the new Internal Dispute Resolution Policy at a future meeting.

The Systems of Governance module RAG rating to be reviewed.

The Board to receive an item on the financial reporting requirements for unfunded pension schemes, such as the SFRS pension scheme, at a future meeting.

The Board to receive regular updates on progress against the checklist, either as a separate item or as part of the Scheme Management Report.

Resolved:

The Board noted the report and

- i) Agreed the high-level assessment of compliance with the requirements of the Pensions Regulator's General Code of Practice.
- ii) Noted and agreed the priority areas for future action.

8/25 XPS - SURREY FIRE & RESCUE AUTHORITY PENSION BOARD REPORT [Item 8]

Witnesses:

Sharon Stoker, XPS

Graeme Hall, XPS

Danni Lamaignere, Scheme Manager

Janine May, Senior Pensions Advisor

Jo Hart, Pensions Officer – SFRS (attended remotely)

Key points raised during the discussion:

1. An XPS representative provided a summary of each report section.
2. Service level case responses stood at 69% for January 2025.
3. XPS operated an internal metric for making lump sum payments on the day of retirement, although this wasn't a legislative requirement. The percentage of lump sums paid out on the day of retirement had steadily increased across all fire and police clients' schemes. However, a Board member noted that this had not been achieved for any eligible SFRS Scheme member. The XPS representative was unable to explain why no SFRS payments were made on the day of retirement and would need to review each case individually to understand the delays.
4. The Board member that raised the query requested that this number be monitored at future meetings.
5. ABS statements were due to be sent on 6 February but had been brought forward to the closest working day. The XPS representative explained that there were 3 types being sent out: those that were covered by CARE, i.e. those that joined from 2015; those that joined after 1 April 2012 but prior to 2015, i.e. those with joint benefits but not eligible under the McCloud ruling for deferred choice on retirement; and those affected by the McCloud ruling. The latter group would also receive the annual Remediable Service Statement going forward.
6. An XPS representative highlighted engagement broken down by age group and confirmed that the data was only for members of the SFRS Scheme. The Board noted low engagement from younger Scheme members and it was suggested that registration to the online portal be included in the induction process. An XPS representative offered the

service help in identifying those Scheme members that had not registered for the online portal.

7. The Board reviewed the Data Quality charts. It was explained that 100% for National Insurance (NI) number was not achievable as in some cases individuals, or their beneficiaries, did not have permanent or any NI number.
8. Address accuracy was below 100%, primarily due to deferred Scheme members not updating XPS. The Chair noted that other streams of work carried out by the Service could help to improve the match percentage.
9. It was important for XPS to receive the necessary information from HMRC, particularly if there was any scheme payments and tax chargeable.
10. There were 49 open backlog cases: 7 related to estimates; 16 deferred, of which 9 were awaiting information or required rollback of records; 1 divorce; 1 pension quote; 2 transfers out; 1 rejoining member; and 20 inter-brigade transfers. Some of these were awaiting additional information.
11. XPS was preparing information on the issuing statements, required to be completed by 31 March. The information would be provided by 1 March, covering how many would be issued, and explain what blockers there were for those that couldn't be.
12. An XPS representative highlighted Appendix 2, covering a 'Service with Respect' initiative to promote both excellent service from XPS advisors and support their wellbeing when handling difficult calls.
13. An XPS representative noted that the company was reorganising its teams so that those with appropriate expertise were handling fire pension queries.

Actions/ further information to be provided:

Monitor lump sum payments made on day of retirement at future meetings.

Include the Online Pension Portal facility in the induction process for new Scheme members.

Resolved:

The Board noted the report.

9/25 FIRE BULLETINS [Item 9]

Witnesses:

Danni Lamaignere, Scheme Manager

Janine May, Senior Pensions Advisor

Jo Hart, Pensions Officer – SFRS (attended remotely)

Key points raised during the discussion:

1. The Board considered that much of the fire bulletins' content had been covered throughout the meeting.

Actions/ further information to be provided:

None.

Resolved:

The Board noted the fire bulletins.

10/25 RISK REGISTERS [Item 10]

Witnesses:

Danni Lamaignere, Scheme Manager

Janine May, Senior Pensions Advisor

Jo Hart, Pensions Officer – SFRS (attended remotely)

Key points raised during the discussion:

1. The Scheme Manager noted there would be a reduction in risk 5 as a result of filling the team vacancy and a programme of training planned.
2. Two new risks had been identified:
 - a. 9E. The costs of implementing the modified scheme were unknown.
 - b. 11a. In recognition of statement issue.

Actions/ further information to be provided:

None.

Resolved:

The Board noted the risk register.

11/25 DATE OF THE NEXT MEETING [Item 11]

The Board noted that the date of the next meeting was 17 April 2025.

Meeting ended at: 11.54 am

Chairman

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