

NORTH YORKSHIRE POLICE FIRE & CRIME COMMISSIONER FIRE & RESCUE AUTHORITY

Pension Board

Minutes of the meeting of the Pension Board held on Tuesday 10th December 2019 at 10:30 at North Yorkshire Fire and Rescue Service Training Centre, Easingwold, York.

PRESENT:

Employer Representatives: Jonathan FOSTER (JF) (Chair)
Stuart SIMPSON (SS)
Andrew BLADES (AB)

Member Representatives: Alan BELL (AB) (FOA)
Alistair BIGGS (ABi) (FBU)

Advisors in attendance: David HOOD (DH) (NYFRS Pensions Administrator/Manager)
Lisa MAYNARD (LM) ((Interim) Secretariat to NYPFCCFRA)
Helen SCARGILL (HS) WYPF (undertaking training following the meeting)

The agenda, reports and minutes for this meeting are on NYFRS's website

PLEASE NOTE: All actions are recorded in section 12 of the minutes

Minute Number	ITEM OF BUSINESS	To be actioned by:-
1.	WELCOME AND INTRODUCTIONS	
	JF welcomed everyone to the meeting.	
2.	APOLOGIES FOR ABSENCE / REPRESENTAION AT MEETINGS	
	Marc WARREN (MW) Steve HOWLEY (SH) – FBU Representative Edmund BILLING (EB) – FBU Representative Carl BOASMAN (CB)	
3.	DECLARATIONS OF ANY PERSONAL OR PREJUDICIAL INTERESTS	
	No conflicts of interest were declared.	
4.	PREVIOUS MINUTES AND MATTERS ARISING	
	Minutes The Minutes of the Board's meeting held on 1 st October 2019 were accepted as a correct record. DH addressed the agreed actions arising from those minutes.	
	Agreed Actions	

	<ul style="list-style-type: none"> • <i>DH confirmed he had sent EB the link to the Pensions Regulator's online learning</i> • <i>The Board's Terms of Reference has been updated to include the agreed rules on dialling into meetings</i> • <i>DH confirmed that the wording that referred to the annual allowance on vacancy advertisements. ABi raised the point that the scope for being affected by annual allowance was wider than increased pay following a promotion. He pointed out that a change in duty system – for example a move to a day crewed station – could affect members</i> <i>HS agreed that she could provide slides that gave examples for members. The wording, once agreed, could contain a link to the slides</i> • <i>HS clarified the Service Level Agreement (SLA) around the death process, and how the different stages work within the process</i> 	
5.	PENSIONS UPDATE Report of the Pensions Administrator/Manager	
	<p>DH presented his report.</p> <ul style="list-style-type: none"> • DH gave an overview of the membership profile and movements since the previous meeting. He confirmed that opted out figures also include a percentage (against workforce) as agreed. • DH reported the number of opt outs in employment have reduced following automatic re-enrolment into the scheme. • DH confirmed that most had re-opted out and this will be reflected at the next pension board meeting. • DH reported that these who re-opted out stated they have made alternative arrangements • DH confirmed there had been no new IDRPs since the previous meeting. • DH updated the board that the Pensions Ombudsman case he raised at the previous meeting had been found in favour of NYFRS; the office of the Pension Ombudsman determined that reasonable endeavours to contact the claimant had been done, and so the matter was now considered closed. • DH confirmed that the proposed visit to South Yorkshire Fire & Rescue Service to observe their pension board meeting (and LGA training) scheduled for 15 October 2019 had to be declined. The Chair and Pensions Administrator/Manager will re-arrange the visit during 2020. • HS attended the meeting to provide training on the various firefighters' pension schemes • DH explained that NYFRS had undergone its three yearly automatic re-enrolment exercise, and the membership statistics reflected those who had been re-enrolled. • DH confirmed that historically retirement lump sums were paid directly from North Yorkshire Fire and Rescue Service. The weekly payment run resulted in lump sums being credited to the retiring members account on the Thursday following retirement. From 1 December 2019, WYPF will pay the lump sum direct to the retiring member on the first day of retirement and will advise of lump sums paid alongside the monthly pension payments thus enabling NYFRS to reimburse WYPF. This brings us in line with WYPF other clients with all lump sums and short service refunds of contributions. This incurs no extra cost as a result and the lump sum are credited on the first day of retirement. 	

	<ul style="list-style-type: none"> • DH reported another data breach occurred since the previous pension board meeting. The breach dates to 2017/18 annual returns issued to WYPF. DH advised that the current system report from NYCC requires so much clerical intervention on addresses as well as numerous formulas. It was reported addresses were out of sync due to certain rows being out of alignment. Due to incorrect addresses a person received incorrect information. This was reported to the Service's Data Protection Officer. • DH revisited 2017/18 annual return and there were only 3 breaches. (ie the 3 already found) • DH advised the breaches discussed will be reported to the Pensions Regulator and reflected in the breach register and risk register. • To resolve the issue DH met with NYCC who provide the payroll reports. They now fully understand what is needed. • Refinements to the reports are expected early in the new year • HS suggested DHs report should include a report/update from payroll. HS confirmed no one currently provides this, so HS will raise with their other clients. • This payroll report/update should be a form of comfort for the Board that members are in the correct scheme paying the correct rate of contributions. • Other items could include confirmation that members' contributions have been aligned to any pay band changes each April (ie an exception report) 	
6.	<p>WEST YORKSHIRE PENSION FUND UPDATE Report of the Pension Provider (Helen Scargill)</p>	
	<ul style="list-style-type: none"> • HS advised the next client meeting will take place in February. This is a quarterly meeting that provides technical updates and discusses administration issues with clients. • DH reported that other FRA's were behind with their monthly return submissions, and some hadn't submitted any. • HS confirmed that WYPF had emailed FRA's about their proposed approach on correcting under/overpayments of injury awards. DH will respond when it arrives. • HS reported 'My Pension' should be live from December 2019 and this will be a stable platform. Members will be able to view all of their pension information. At a future date, members will be able to run their own pension calculations. • HS advised WYPF contact centre will assist with any issues people may have registering or logging into the site. • HS confirmed there will be no pension benefit statements sent out after 2020s annual statements. Going forward they will be able to view on the My Pension portal. • DH reported that WYPF will provide appropriate wording to enable NYFRS to advise members on how to retrieve their pension information. • HS discussed pension savings statements and confirmed that these had been issued to affected members (ie who had breached the annual allowance) Some responses were still awaited. The Board agreed that the Pensions Administrator/Manager should contact recipients of a pensions saving statement to confirm that the statement only concerns their FPS benefits and that they need to include other schemes/earnings for taxation purposes. 	

	<ul style="list-style-type: none"> • HS advised HMRC self-assessments will need to be completed by the end of January 2020. 	
7.	RISK REGISTER	
	<ul style="list-style-type: none"> • The Board had already discussed the recent data breach and discussions took place as to the proposed change to risk Op1. • During the meeting SS assisted DH to make the necessary amendments. The Board thoroughly discussed the remainder of the register, and were satisfied that it accurately captured the scheme's risks. 	
8.	BREACH REGISTER	
	<ul style="list-style-type: none"> • DH discussed the current breach register and confirmed he had submitted the breach report to the Pensions Regulator about the late annual benefit statements for members of the modified retained section of the 2006 scheme. • The Board agreed that the data breach (discussed earlier in the meeting) should also be reported to the Regulator. 	
9.	BOARD MEMBER TRAINING: PENSION TAXATION	
	<ul style="list-style-type: none"> • Delivered by HS following this meeting 	
10.	ANY OTHER BUSINESS	
	<ul style="list-style-type: none"> • Discussion took place as to membership of the Board: ABi confirmed that he and SH should be regarded as members, with EB as substitute member. • AB confirmed that he would begin his secondment early in 2020 and he is expected to stand down as Board member. It was expected that ABi would continue plus AN OTHER. • DH to consider how changes to the Board are to be effected in accordance with the Boards Terms of Reference. • DH confirmed that 'True Bearing' will undertake 2020s pre-retirement seminar (expected to be in May). There is no continued commitment and there is no cost to the service. The Board agreed that involvement from the Firefighter's Charity would be a welcome addition. • DH confirmed that NYFRS local policy on those discretionary areas that exist across the schemes had been compiled and circulated to representative bodies for consultation. ABi confirmed that the FBU wish to discuss certain areas. 	
11.	AGREED ACTIONS	
	<ul style="list-style-type: none"> • DH to work with payroll to produce a report detailing correct scheme information and pension deductions. DH to enquire if the payroll system can integrate with firewatch. 	DH for all

	<ul style="list-style-type: none"> • DH to consider change if duty systems for the annual allowance – related wording that needs formulating. HS to also provide example calculations that this wording can link to. • DH to draft an email to those members who have received a pensions saving statement in 2019 advising them that they may have to take action if they have other pension schemes or income over and above outside of their fire role. DH will circulate to the Board once done. • DH to respond to WYPF's email on injury awards when it arrives. 	
12.	PROPOSED FUTURE MEETINGS	
	<ul style="list-style-type: none"> • Suggested dates were circulated to the Board and the four meeting dates for 2020 have since been confirmed and booked. 	

The meeting concluded at 15.30