



## **Actions and agreements**

**8 September 2022**

**Location: Hybrid: 18 Smith Square/MS Teams**

### **PRESENT**

Joanne Livingstone	SAB Chair
Philip Hayes	Scheme Member Representative (FRSA)
Pete Smith	Scheme Member Representative (FBU)
Mark Rowe	Scheme Member Representative (FBU)
Tony Curry	Scheme Member Representative (FBU)
Glyn Morgan	Scheme Member Representative (FOA)
Cllr Roger Hirst	Scheme Employer Representative (LGA)
Cllr Roger Price	Scheme Employer Representative (LGA)
Helen Scargill	Technical Adviser
Craig Moran	First Actuarial
James Allen	First Actuarial
Jane Marshall	Legal Adviser
Claire Hey	LGA – Board secretariat
Claire Johnson	LGA-Firefighter Pension Advisor
Elena Johnson	LGA – Firefighter Pension Advisor (Minutes)
Frances Clark	Home Office
Anthony Mooney	Home Office

## **1. Introductions, apologies, and conflict of interest**

1.1 Cllr Nikki Hennessy, Cllr Nick Chard, Cllr Roger Phillips, Des Prichard, Andrew Scattergood, Alan Wilkinson, and Karen Gilchrist sent their apologies. It was also noted that Cllr Ian Stephens is no longer a member of the SAB having stepped down as Chair of the FSMC. A nomination has been sought from the Independent group from the LGA.

1.2 Joanne Livingstone (JL) confirmed that due to absences, the meeting was not quorate so decisions could not be made today however actions would still be identified to ensure that progress could still be made.

1.3 JL reminded members of the Board to declare if any new conflict has arisen. It was confirmed that there is no requirement for forms to be completed. No conflicts were declared.

## **2. Actions arising (23 June 2022) and Chair's update**

2.1 Roger Hirst (RH) asked for the minutes of 23 June 2022 to confirm his apologies. Claire Hey (CH) confirmed that the minutes will be amended to also reflect that Janet Perry is not a councillor. JL confirmed that the minutes from the meeting held on 23 June 2022 will be considered finalised once these amendments are made.

2.2 JL went through actions arising. Action 5.23 from 23 June 2022 has been completed after being referred to and completed by the Cost-effectiveness committee on 5 July 2022.

2.3 JL confirmed that action 6.6 from 23 June 2022, whereby the LGA is to discuss the approach to contingent decisions with FSMC to ensure consistency of application, is still to progress.

2.4 JL confirmed that the LGA has received some amendments from SAB members in respect of action 8 of 23 June 2022 (member details on [www.fpsboard.org](http://www.fpsboard.org)).

2.5 JL confirmed that Andrew Scattergood has been nominated and appointed vice-chair of the SAB and Janet Perry has been appointed Cost-effectiveness committee employer representative. Cllr Nikki Hennessy has been appointed employer representative on the Scheme Management and Administration committee. JL confirmed that six training needs analysis forms had been received and asked members to complete and return these as soon as possible. It was noted that LGA were able to help with completion.

2.6 JL provided the Board with a Chair's update and confirmed the following:

- 2.6.1 JL would like feedback from the SAB regarding the PDD engagement sessions, but this will be picked up later on in the agenda.
- 2.6.2 JL highlighted that there is still a vacancy for the Local Pension Board effectiveness committee Chair and asked employee representatives to contact her with nominations.
- 2.6.3 JL also explained that two employer representatives are needed for the Matthews Working Group and asked people to put themselves forward.
- 2.6.4 JL explained that she had tried to arrange a joint forum with The Pensions Regulator (TPR) with a view to sharing best practice with the other SABs but there does not appear to be much appetite from the Regulator for this.
- 2.6.5 JL also informed the board that she had not received a reply from HM Treasury (HMT) regarding her response to their letter as yet.

- 2.6.6 JL explained that she had met with NFCC regarding the role of observers in the SAB meetings and will encourage membership of the NFCC to be represented on the SAB committees.
- 2.6.7 JL informed the group that she would be doing an opening address at the AGM and invited suggestions for the content of this.

### **3. Home Office update**

- 3.1 Frances Clark (FC) provided an update on developments following the appointment of the new Prime Minister. There is a new Home Secretary, Suella Braverman who, it is believed, will initially be focussing on illegal migration, cutting crime, and ensuring strong emergency services. The Home Office (HO) are busy getting to know new ministers and how this impacts their work. In respect of FPS, HO do not anticipate changes in the way that they work. The new Fire Minister was not known at the time of the meeting.
- 3.2 FC spoke regarding the McCloud remedy project and explained that PDD sessions for the SAB are continuing and there are regular informal drop-in sessions to answer any questions which arise. This is prior to formal consultation taking place early next year. FC explained that the LGA attend these sessions from a scheme manager perspective.
- 3.3 In respect of Matthews remedy work, FC confirmed that a SAB engagement session had been arranged and HO will inform the group on policy progression through this.
- 3.4 JL asked HO for an update on engagement with HMT and HMRC. FC confirmed that they are starting to receive information about tax policy, and they are continuing to explore alternative routes to make the payment of immediate detriment cases possible. FC said that HO is being supported by the LGA.

3.5 Craig Moran (CM) asked if it was any clearer when the SCAPE rate decision would be made known. FC confirmed that the answer is no.

3.6 Mark Rowe (MR) asked an update on timescales in relation to immediate detriment as more claims are being submitted to the FBU. FC explained that meetings will be taking place regarding this in the next couple of weeks but there are many decisions to be made so it is not possible to provide an exact date.

#### **4. PDD Engagement Sessions: Paper 1**

4.1 CH went through the paper on the PDD engagement sessions which explains the purpose of the sessions and the topics covered to date. CH also pointed out the timetable of sessions so that SAB members are aware when these are being held. Additionally, CH explained that the LGA is creating an area on the website to hold the information about the SAB engagement sessions.

4.2 CH explained to the Board that the attendees were comfortable with the proposals regarding eligibility. There was a quirk with FPS in that where members have more than one post, it is the date the member was initially employed that is the eligible date and not the start date of the post itself. Also, the member did not have to be in the scheme to be eligible.

4.3 CH explained that the LGA had created an [remedy eligibility factsheet](#) for FRAs to help with their understanding on this topic.

4.4 JL pointed out the importance of attending these sessions and feeding back because they influence the drafting of secondary legislation. JL asked for any feedback that the SAB had to give.

4.5 CH explained that in respect of interest, HO had commissioned GAD to produce examples to make scenarios easier to understand for the group.

- 4.6 CH explained that paragraph 22 of the paper is incorrect and should state that Treasury directions which will set the rate of interest are awaited.
- 4.7 JL asked if GAD instructions will be available at the same time as the directions and pointed out that there could be different rates for different scenarios. Anthony Mooney (AM) commented that it is assumed that HO will be given a rate of interest. FC said that they are waiting for these details.
- 4.8 MR asked if it was known how many people opted out and could opt back in with regards to contingent decisions. MR asked if the default position should be for everyone to be allowed to opt back in to avoid challenge. Helen Scargill (HS) pointed out that everyone can opt back in, but it is not clear if everyone can re-instate their remedy position. For example, should someone who opted out in 2010 be allowed to opt back in and re-instate their remedy service. HS said that there needs to be a boundary.
- 4.9 JL advised the board that the contingent decision SAB engagement session is on 9 November 2022, and this gives an opportunity for views to be put forward.
- 4.10 Glyn Morgan (GM) agreed that the best way to approach this is for all opt outs to be able to re-enrol. MR agreed and pointed out that there will be a large amount of disputes which will arise if this is not allowed. Opening this to all affected members would reduce the amount of work required to look at these cases by FRAs.
- 4.11 Claire Johnson (CJ) informed the Board that the LGA had shared data from two FRAs with HO which showed the number of opt outs since 2012, which is when conversations about reform first became prevalent. CJ said that this may be useful for HO when they look at their policy on contingent decisions.

- 4.12 AM informed the Board that the best route for conveying views is through the SAB engagement sessions.
- 4.13 MR asked what the SAB's view was. JL stated that the SAB's role was to ensure that all options had been considered. The SAB does not have one view, it should consider what is workable and not workable, consider all the options and ensure that all feedback is given so that it feeds into policy decisions. The views should be justified and within the framework of the Act.
- 4.14 AM indicated that there needed to be boundaries with opt outs, for example if someone transitioned into the 2015 scheme and opted out in 2017, was there still justification for their remedy period service to count. AM reiterated that all views would be welcomed at the SAB engagement session.
- 4.15 CH confirmed that the LGA is looking at what central guidance/support would be needed for scheme managers to ensure some measure of consistency. JL confirmed that she felt that once details are known then the SAB should have a role in this.
- 4.16 CH went on to discuss the Annual Benefit Statement-Remediable Service Statement (ABS-RSS)/ Deferred choice-Immediate choice (DC-IC) sessions and explained that there were two conflicting dates when considering the issuing of the ABS and the RSS. The LGA has asked administrators and software providers to consider issuing a combined ABS-RSS by 31 August 2024 which would provide a better member experience than getting two separate statements, as long as the statements are correct. This would also tie in with dashboard staging dates. CH asked for the Board's views.
- 4.17 CH explained that Cllr Phillips had already given a view that this would be aspirational but depended on whether the software suppliers were able to deliver on this.

- 4.18 Roger Hirst (RH) said that in his opinion it would be desirable to send one statement.
- 4.19 HS pointed out that the statement would need to show the cost of repayments, have considerations for tax and interest, and that the system was currently not able to hold this due to the rates not being known. Issuing a combined statement would depend on software development including a large amount of testing due to the different cohorts of members. HS felt that timeframes were short, agreeing that it would be beneficial but may not be achievable.
- 4.20 RH asked HS what is needed to ensure that this can be done. HS confirmed that the bulk benefit calculations need to be able to pull the relevant information from the pension administration system for the ABS-RSS.
- 4.21 JL felt it was important to give consideration to consistent information on the ABS-RSS. HS pointed out that software suppliers will need to know the fields which are needed for the ABS-RSS, and information around contributions owed would need to come from FRAs first so that it can be uploaded to the pension system.
- 4.22 RH felt that a contingency plan or critical path is needed if the ABS-RSS deadline is missed. HS suggested that the backstop is for the ABS to go out as normal and the RSS to go out by 31 March 2025.
- 4.23 RH asked if the LGA and technical adviser were confident that GAD and software suppliers understand the deadlines. HS confirmed that she thought they understood the deadlines. JL pointed out that they need to know the tax details which is not in their hands.
- 4.24 RH asked who the SAB could seek assurance from that these deadlines can be met. HS confirmed that this would be HMT and



GAD. FC confirmed that HO liaise with HMT on these matters and that project management groups have been set up to connect all those involved.

4.25 JL suggested that a group will be needed for ABS-RSS and that those best suited to this would be both the communications and technical group. JL asked the Board if they would be happy with this approach. The Board agreed. CH informed the Board that a cross-Whitehall communications group also meets where scheme approaches to ABS-RSS are due to be discussed and stated that feedback from this group could feed into the FPS ABS-RSS development.

4.26 CH went through the IC-DC section of the paper for the Board including timelines and explained that the default position for a member who does not respond is that the benefits awarded would be legacy scheme benefits. Scheme managers also have discretion to make an election on behalf of members, but this should be on a case-by-case basis only.

4.27 HS raised the point that it is difficult to determine the value of benefits when they mean different things to different people, for example, FPS 1992 benefits may be chosen due to the higher lump sum commutation, however, the pension would cease on remarriage. CJ agreed and added that it also depends on timing as to which benefits are better for whom and when.

4.28 FC asked if there was the option for a scheme manager to not make an election by virtue. HS confirmed that there was, and then legacy benefits would be paid by default but felt that this is a big responsibility to put on a scheme manager.

4.29 JL said that these cases might create Pensions Ombudsman determinations and that there needed to have been a discussion on the cases in question and a process with criteria to follow for scheme managers.

- 4.30 AM asked HS if she expected many cases whereby a member does not make an election. HS said that there may be more than schemes would like. CJ added that it would only take one case for a process to be needed.
- 4.31 FC pointed out that there will be different types of cases, for example in cases where you have contacted a member on several occasions and you are aware that they have received the options, but they have not replied, then you could argue that they have chosen the default option. In other cases, you may not have been able to make any contact with the member and so the situation is less clear.
- 4.32 HS indicated that the Board could give some thought as to how scheme managers can be assisted in making each decision as they may not have a full understanding of the implications of these decisions and the technical aspects of each scheme. CJ pointed out that scheme managers may also not be aware of all external factors in relation to a member's case. CJ agreed that advice or guidance should be provided.
- 4.33 JL asked the Board, in order to ensure consistency, what forum should be used to take this forward. RH asked if there is an obligation in the Act to consider making a decision by virtue. JL confirmed that it is the act that introduces the concept of a decision by virtue.
- 4.34 CJ commented that consideration needs to be given to the beneficiary and whether they can be given factual information to stop it escalating to the point where a decision by virtue becomes necessary.
- 4.35 HS pointed out that an RSS for a beneficiary will need to be in a different format with links contained within it providing access to further information. JL suggested that the communications group

could look at that, but criteria would still need to exist to make a decision. CH said that this issue will be considered.

4.36 CH went through the added pension element of the paper explaining that some members may not have been able to buy service in the legacy scheme if the added pension was converted back. This was due to service caps and time limits on making elections. HO had stated that the only option was therefore to refund additional pension contributions to the member. This was not favoured by the participants of the SAB collaboration session and HO were asked to reconsider whether other options were available such as an Additional Pension Benefit (APB).

4.37 GM said that he did not feel that refunding contributions was in the spirit of what was intended and that some sort of pension benefit should be awarded.

4.38 JL added that she was keen to know how many people would be affected by this. HS commented that it was not likely to be a large number of members, but the right mechanism should be in place for those who do have added pension contracts.

4.39 CH said that it was not clear what other options had been considered and whether this had been taken away from the collaboration session as an action. FC confirmed that it had been taken away as an action for HO but there was also an action for the SAB attendees to tell HO what they thought the other options could be, which would not advantage some people over others.

4.40 AM confirmed that HO cannot introduce an option which would be discriminatory for protected members. HO had looked at conversion to added years but there are limitations in the FPS 1992 so it would not be fair to let others do this on a blanket basis. APBs also have issues as these include both employee and employer contributions and AM felt that the simplest legal route was to refund contributions.

- 4.41 JL indicated that the collaboration group had asked what the restrictions were, and she felt that there needed to be a better audit trail showing why the other options were discounted. JL indicated that other pension schemes are using different solutions.
- 4.42 AM again highlighted that there could be discrimination concerns around using other options to deal with added pension cases. JL asked if there was discretion to deal with FPS cases as there were so few.
- 4.43 AM asked if the number of people affected, including those where a 30-year service cap would apply, could be fed back to the HO. HS agreed to obtain numbers in respect of these cases.
- 4.44 CH went through the transfer section of the paper, detailing that the current proposal is for the transfer value to stay in the scheme until the member makes a choice on their benefits, by using Section 18 of the Act.
- 4.45 CH asked if a member does not have any reformed scheme service would a member be compensated accordingly. AM will check and confirm and asked CH to email the query to him.
- 4.46 CH asked for feedback from the sessions. GM thought that the sessions were informative and fulfil the objective of highlighting issues before drafting is done. JL asked for suggestions as to how the drop-in sessions could be improved. FC said that the purpose of the sessions was for people to ask questions and not for HO to impose a topic on them.
- 4.47 JL asked if it was possible to remind people of the outstanding points from previous collaboration sessions before each drop-in. FC suggested that the SAB could compile its own questions for the sessions.

- 4.48 CH suggested that the action log could be recirculated before the sessions.
- 4.49 James Allan (JA) asked if topics were revisited following the collaboration sessions. FC confirmed that there were no further specific sessions, but HO continue to update their material and liaise informally with those concerned. Additionally, the next set of sessions will be more scheme specific so this should facilitate more questions.
- 4.50 JL confirmed that the drop-in sessions are intended to be used to capture questions that arise afterwards.
- 4.51 GM asked where questions should be directed to. JL confirmed that SAB members should direct these through the Chair of the SAB.
- 4.52 JL encouraged the Board to attend the collaboration sessions as much as possible.
- 4.53 Cllr Roger Price (RP) asked if we know the critical dates referred to in the paper for software suppliers. HS confirmed that Civica have project management teams and there is an element within their timelines to cater for any slippage in time. CH confirmed that Heywood Pension Technologies are writing to the HO directly with concerns around timelines and any blockers which they felt could delay development.
- 4.54 RP asked if software providers tell the relevant parties when they are close to deadlines. FC confirmed that HO have a clear sense of the timings that the software providers are working to.
- 4.55 JL responded to a question from Councillor Price as to whether the SAB could write to HMT noting this was possible but that she thought they are aware of timings and that a letter may distract from the work that is happening. CH added that HMT are aware of the

urgency of the information and that project management meetings are happening regularly with pressure being placed on HMT.

**ACTION 08.09.2022 (4.43): HS to obtain the number of added pension contracts at WYPF and to look at the number of those members with potential service to 30 years.**

**ACTION 08.09.2022 (4.45): CH to email the HO to ask if a member does not have any reformed scheme service would a member be compensated accordingly.**

## **5. Temporary in the context of the scheme: Paper 2**

5.1 CH explained the background of the outstanding action in relation to temporary contracts to the Board.

5.2 CH indicated that there were three possible options to take this forward. Firstly, to ask if the Board felt that relying on Section 22 of the Equality Act could be used by FRAs to enrol employees on temporary contracts into the FPS 2015 in order to avoid potential discrimination.

5.3 CH indicated that the second option would be to recommend that FRAs make a joint commission for legal advice.

5.4 CH indicated that the final option was to ask for the word “temporary” to be removed from the FPS 2015 definition of a firefighter under an amendment for prospective cases.

5.5 MR indicated that although discrimination could potentially be argued for in relation to apprenticeships, so the Schedule 22 point could be considered, the FBU would favour the creation of legal advice via a joint commission.

5.6 HS felt that the regulations are inconsistent as a temporary contract could be for two years, but a deferred member has a benefit after three months. Therefore, they are being employed beyond the

vesting period for the scheme and not able to join the Firefighters' Pension Scheme. HS's view was that a regulation change would be most favourable.

5.7 MR asked for confirmation whether if a person is employed on a two-year fixed term contract and then they become permanent the first two years would count as pensionable service. HS confirmed that this would not count.

5.8 RH asked if it was possible for members to retrospectively join. HS said no and pointed out that this would cause issues in relation to tax and arrears of contributions.

5.9 CM asked if the Board had taken any legal advice in respect of these proposals about any adverse knock-on effects to the regulations.

5.10 Jane Marshall (JM) pointed out that the number of people affected by this are unknown. HS informed the Board that some FRAs use existing retained firefighters on a whole-time contract for a period of time and then they revert to retained when the contract ends. HS pointed out that this means that they do not have the same entitlement under the compensation provisions.

5.11 GM advised that he favoured a change in the pension scheme regulations to accommodate this as it would provide consistency but wondered whether there could be another option which would be to define the meaning of temporary. FC pointed out that putting workforce style definitions into legislation causes problems when roles change as the regulations also then need changing.

5.12 HS suggested looking at the wording of the LGPS regulations for a possible steer.

5.13 RH asked how big this problem is. MR indicated that it is a growing problem.

5.14 Philip Hayes (PH) asked why it was an issue because both whole time and retained firefighters are in the same scheme. HS explained that the issue is in relation to the contract being defined as temporary even though the person may have been in the scheme already in a different role.

5.15 AM asked for clarification as to whether this proposal was for retrospective or prospective changes. HS confirmed that this was for prospective changes only.

**ACTION 08.09.2022 (5.12): A comparison of LGPS and FPS regulations to take place in respect of the treatment of temporary contracts in order to consider whether it would be appropriate to consider making a request for a legislative amendment to the FPS.**

## **6. Retrospective correction of pensionable pay: Paper 3**

6.1 CH summarised the paper which gave the SAB an understanding of the outstanding action in relation to pensionable pay.

6.2 CH said that there were three options suggested. Firstly, for the SAB to provide limited practical guidance about how far back FRAs can go when correcting pensionable pay. The second option is to provide a method for joint legal advice and the third option is to do nothing and close the action.

6.3 CH pointed out that option one and three would leave FRAs with continuing inconsistent application on pensionable pay rectification.

6.4 HS pointed out that even joint legal advice may not solve the problem as FRAs do not have to take the advice which is given to them.

6.5 JM also highlighted that joint legal advice can be sought but because individual scenarios are so different, these would need to be looked at on a case-by-case basis anyway.



- 6.6 JM highlighted that different sorts of members can be dealt with in different ways, for example, it is easier to recoup payments from active employees and also to go back further than six years due to the existence of a contractual relationship. It also depends on the level of underpayment which is being sought as to how cases are treated. This can sometimes be why solutions are devised locally.
- 6.7 HS said that a note laying out the issues and pros/cons of each one is as much as the SAB can do, so that every FRA has got the same basic information as a starting point.
- 6.8 AM informed the SAB that in Norman v Cheshire in 2013, HO had facilitated a meeting with several FRAs whereby a set of principles relating to the incorrect payment of contributions on pensionable pay were agreed and taken forward and asked if these principles could be considered again.
- 6.9 JM confirmed that in that case recovery was limited to six years. CH said that the LGA had looked at this case when considering the open action and that Sean Starbuck had indicated at that time that Norman v Cheshire was different because it was as a direct consequence of a court action. CH also highlighted that Norman v Cheshire did not involve correcting pay beyond six years and that the correction period was less than six years.
- 6.10 JM advised that some pay adjustments occur outside of the period that would be used for the calculation of pension therefore members get no benefit for repaying contributions. In these cases, the situation is more complex.
- 6.11 GM agreed that the Board should not do nothing and suggested that the SAB develop communications which explain the position as well as possible.

6.12 JL asked if JM had previously prepared a note on pensionable pay rectification. JM confirmed that was correct, but agreement could not be reached on the content of the note. FBU representatives wanted a definitive position, but this is not possible to provide in the absence of a court judgment.

6.13 RH agreed with providing information to FRAs without giving a definitive position. RH said if scheme managers wanted to take this further, a commission should be made through the FSMC, to send to FRAs asking them to accept communal binding advice.

6.14 HS suggested referencing the Norman v Cheshire informal agreement so that FRAs are aware of the case and its principles. RH promoted reducing inconsistency to a minimal level while still allowing room for discretion.

6.15 JL noted that option 1 was the meeting's preferred option and suggested that the previous note is looked at again and re-circulated for a decision to be taken in December's meeting.

**ACTION 08.09.2022 (6.15): JM to prepare note for re-circulation at the SAB meeting of 8 December 2022**

## **7. 2015 Remedy Update: Paper 4**

7.1 CH explained the current situation regarding remedy from paper 4 and the communication exercises that the LGA had undertaken since March 2022. CH also indicated that there is a secondment opportunity in the LGA team which aims to help workload from a communications viewpoint. No additional expenditure is necessary for this role as it was already built into the budget.

7.2 CH informed the Board that the LGA and NPCC are working together on a piece of work which will help to decide on the prioritisation of cases for remedy. This workstream will be taken through the Scheme Management and Administration committee.

7.3 FC advised the Board that although in two sequential financial years the HO had been able to secure additional funding towards pensions administration, it is unlikely that additional funding will be able to be secured at the end of the forthcoming financial year. Therefore, FC advised that FRAs use funding that is currently there to the best possible effect. This was noted by the Board.

## 8. Pensions Dashboard: [Paper 5](#)

8.1 CH summarised the paper and highlighted the date whereby view data would need to be available. JL asked if this was the date when members would be able to see if they have a record. CH confirmed this was the case. HS confirmed that if administrators could produce the ABS/RSS before 30 September 2024 then value data might also be available. If not, then schemes have until 1 April 2025 to provide this data.

8.2 CH pointed out that a commuted lump sum figure does not appear in the data standards and the LGA had responded on this in the consultation. HS commented that firefighter benefits do not contain an automatic lump sum and therefore this is correct. Members have to choose a commuted lump sum at retirement. GM stated that people will want to see a lump sum figure on there.

8.3 CH commented that commuted lump sum figures are shown on the ABS and therefore members would have a legitimate expectation of seeing it on the dashboard. HS agreed but this was only shown in the projections, not the current value of benefits. CJ also commented that it is not a requirement to project on ABS. HS pointed out that if commuted lump sum figures are going to be a requirement then administrators will need to be made aware of this.

8.4 JL said that there were two issues: firstly, whether this needs to be shown and secondly to get discussions underway as to how this can be done, deciding what is shown on the statement as there are different options. HS agreed because FPS offers commutation options where tax charges are payable on commutation which exceeds the HMRC maximum and this could be shown gross or net for the member. CM agreed with HS that a lump sum is an option at retirement rather than an option when showing current benefits.

8.5 CH went on to confirm that the LGA had responded in respect of the 30-day connection timeframe, stating that it may be too short due to the limited number of connection points. The response also requested the ability to add warnings to the dashboard for example in cases where the person is a retained firefighter, due to the difficulty in projecting forward. HS commented that the same issue applies for the ABS for this cohort of members in projecting forward. CH confirmed that the LGA had highlighted the need for caveats which advise the member not to rely on dashboard information for retirement planning purposes.

8.6 JL confirmed that TPR have asked the SAB if they can attend the December 2022 meeting. TPR will be monitoring dashboard compliance. CH also confirmed that TPR will be invited to the Local Pension Board effectiveness committee to go through the single code of practice.

8.7 HS confirmed that WYPF have gone out to tender for the dashboard programme but expected that FRA clients will connect via WYPF. She believes that they will be a beta site and that they will be dashboard ready by the staging date. HS will check on the current situation with WYPF.

8.8 CH asked HS if WYPF responded on the recent dashboard consultation. HS was not aware of a response.

8.9 CH asked if WYPF will host the data. HS confirmed this was the case. CJ asked if there will be a consultation with FRA clients on outsourcing the dashboard contract. HS felt that there would not be but will confirm.

**9. Administrator remedy self-assessment survey update: [Paper 6](#)**

9.1 CH outlined the contents of paper 6 in respect of the self-assessment survey which had been noted in the SAB meeting on 23 June 2022.

9.2 CH explained that the results were pleasing but the LGA had made several recommendations to administrators to help with the forthcoming challenges of remedy, for example having a project management team which meets regularly.

9.3 CH spoke about the need for completing the data collection template. HS confirmed that there is an issue with the Civica template and that as a result of this, it is being re-issued. It is a problem which will affect all administrators who have Civica as their provider. HS confirmed that a revised extract code is needed.

9.4 CH highlighted that according to the survey there is a skill shortage in fire pensions, which is shown in the FPS bulletin where five vacancies had been advertised in one month for pensions staff.

9.5 RH asked if it was a risk. HS confirmed that in her view it was a risk because other staff would then need to gain the knowledge that the person that has left has.

9.6 JL raised the point that it is also a pension board responsibility to ensure that this risk is covered. CH confirmed that this is highlighted on pension board training sessions so they should have it on their risk registers.

9.7 JL said that the SAB shares the concerns of the administrators and local pension boards on this risk.

9.8 HS confirmed that pensions and payroll staff at FRAs are the bigger risk because they usually have only one key person doing the role.

9.9 CH pointed out that according to the survey, scheme manager liaison with administrators on dashboards was particularly low. HS echoed this for WYPF stating that there is an assumption that the administrator will complete this for FRAs.

9.10 CJ asked if WYPF had been asked anything with regards to costs for implementing dashboards. HS confirmed that only one or two FRAs had asked.

9.11 RH asked if it would be helpful for the SAB to write to scheme managers as a reminder that dashboards require implementation and to remind them that they are ultimately responsible. Both CH and JL felt that this would be a good idea. HS will also add text around dashboards to WYPF correspondence which is due to be sent.

**ACTION 08.09.2022 (9.11) SAB Chair to draft letter for scheme managers highlighting their responsibilities for ensuring that dashboards are implemented for FPS.**

#### **10. Action summary update: [Paper 7](#)**

10.1 CH detailed the actions which had been closed and were in progress.

10.2 With regards to action 04.10.2018 (5), CH asked whether there were any objections to the ill health literature being amended by the LGA instead of having a working group to do this. RH said that would be acceptable if the SAB could have sight of the draft once it is ready for consideration. CH also confirmed that if a working group was required after the literature had been amended then this was still an option at that point.

10.3 HS asked if the communications group could look at devising a member injury guide. CJ commented that she had previously created a member guide to the ill health process in her previous role which may be a useful starting point for this purpose. HS confirmed that it needs to cover topics such as DWP benefits and the responsibilities of the member in respect of these. This is to avoid overpayments which have occurred.

10.4 CH asked SAB members to complete their training needs analysis forms and return to the LGA. If help is needed in completing these, please contact the LGA for assistance. CH also confirmed that the dates for the SAB induction/ refresher have been confirmed as shown in the paper.

10.5 With regards to action 23.06.2022 (6.6), CH asked the Board what their views were of progressing this action given that FSMC representatives already sit on the Board. RH said that he felt that FSMC should be consulted directly and suggested that a briefing note is provided to them accordingly for consideration.

## **11. Any other business and Date of next meeting**

11.1 JL informed the Board that the budget is currently being worked on.

11.2 No other items of AOB had been received.

11.3 The date of the next meeting was confirmed as 8 December 2022 to be held online by MS Teams.