

**FIRE FIGHTERS PENSION BOARD - MINUTES**  
**NOTES of Meeting Held 15<sup>th</sup> November 2023**  
**Hybrid**

<b>Attendees:</b>	
Glynn Luznyj, (GL), Chair	Irina Volkova-Heath, (IVH)
David Greensmith, (DG)	Helen Scargill, (HS)
Lee Russell, (LR)	Louise Clayton, (LC)
James (Jim) Bywater, (JB)	Susan Wilkinson, (SW)
<b>Minutes: Liam Buckley (LB)</b>	
<b>Apologies: None</b>	

**1. Attendance and Apologies**

Attendance and apologies were noted as above.

**2. Minutes and Actions Arising**

Minutes were reviewed and taken as a true and accurate reflection of the meeting held on the 9<sup>th</sup> June 2023.

Lee Russell/Jim Bywater – arriving late/Louise Clayton – Apologies

Action – 55 – JB was needing confidence and assurance that the retirement profile was as accurate as it could be.

**3. Pension Remedy Manager Update**

**Covering Matthews Second Options Process**

SG noted there are around 440 people in the exercise with until the end of December to reach out to these people. For all of the people identified, there has been around 60 back so far, all of which were interested in completing the exercise. The addresses not known will be going to DWP to enable them to be traced. There is a good master record of the process that can be documented at each stage and the process will be followed that has been set out by the LGA. GL questioned what the workload was like for the team. SS explained that it is ok at the moment, there are a number of planning meetings in place to look at resources and impacts, there is a discussion needed around where the resource needs to lie. GL questioned if there was any feedback from Helen Scargill. HS explained that the work seems positive at the moment. DG explained that there have been some communications that has gone out around the Matthews, but questioned if there was more that could be done and should be

considered. GL explained that this should be kept under review, reasonable steps have been taken so far, but it is worth checking with other scheme authorities. DG explained that there is a big financial liability that will need to be paid for and there is a question mark how this will work financially and the overall costs. GL explained that the only information we have is that the government will pick up the funding for the Matthews, but will not cover any local administration. RB questioned if the risk will be included within the papers that will be presented to the PFCC Panel.

#### **Sargeant and McCloud Update**

SW that some information required for McCloud is payroll information. The data that we have has gone to West Yorkshire. The team have been pulling together some of the prep work for the information that will need to be retrieved that will be going into the calculator. GL explained that the question posed was have we as an authority distributed all of the warm up information and materials, SW confirmed that West Yorkshire sent this out, with the exception of anybody who retired with ill health. SW confirmed that there were two cases for Staffordshire that will need reassessment, letters have gone out and there has been responses back. GL explained that information was supplied to the Commissioner, there is roughly 570 people effected within the service. Are we confident if someone retired in January then they would receive the underpin choice. IGS explained that it would be possible. HS explained what the process was in West Yorkshire at this moment in time.

GL explained that the board should consider the cases to be remedied that LGA are keen on getting a consistent approach if they can, action those that retired first, who should be the most likely suffering a larger disparity on what they could be entitled to. The FBU have agreed to this. Once they are processed, you will then look at the historical cases. Before both of these, ill health should be considered and actioned. There is some contentiousness around those members that transferred out before 2015, LGA's advice is that scheme managers should stick to the regulations and not allow members to transfer back in. GL explained that it is important to keep an eye on the compensation scheme. The LGA are waiting on guidance and members will be updated when more information is sought. SW explained that three people have retired on ill health that were in the 92 schemes, two have been reassessed and one is outstanding.

ACTION 56 – SW to confirm that the retired from ill and within the 92 scheme health members have received the warm up pack.

#### **4. Pension Board Risk Register**

GL noted 008, if the mitigations and controls can be updated, to capture that a process is in place and that the regulations are now in place, this should not alter the risk but the narrative should be further up to date. 009 needs the costing to be added in the narrative.

#### **5. Update from Administrator**

HS explained that everything at the moment is focussed on McCloud. New retirements are being processed and no issues are being encountered. There have been final tweaks to the estimates process, next week these should start to be processed. In terms of immediate choice members, we are waiting for the immediate choice remedial service statement to come through from the LGA. GL questioned whether KPMG had been contacted, HS explained they gave a presentation of their product, but as an administrator they were not in a position to set up anything this would be the FRA decision. DG questioned if the resources were ok. HS noted that this is ok at the moment, an FRA is being taken on in February by the service, when the data is needed for the remedial service statement there is unknowns that are still to be answered.

**6. Any Other Business**

DG highlighted the need to consider the employer contribution rates are going to increase significantly. The home office has confirmed they will pick up the additional cost until 4/4/2025 but there is no guarantee that they will continue to pick up this cost. This will need factoring into the medium-term financial strategy moving forward and is an upcoming risk.

GL noted the FBU are gearing up to challenge the current regulations, the actuarial reduction if members were to retire at 55, there argument is that members will be put in a pension trap where members may potentially lose out if they are not waiting until they are 60 years of age.

IVS explained that excel 2019 is not working for the GAD Calculator and no calculations can be done bar very straight forward ones.