



## **Minutes of the Local Pension Board meeting held at 14:00 hours on Monday 14 July 2025 via Microsoft Teams**

### **Members present:**

Cllr Richard Biggs	Employer Member Representative
Cllr Paul Hillard	Employer Member Representative
Mr Ryan Maslen	Employer Officer Representative
Mr Sean Frampton	Scheme Member Retiree Representative
Mr Gerard Senior	Scheme Member Retiree Representative
Mr Paul Cobb	Scheme Member Employee Representative

### **Other staff:**

Ms Sadie Price, HR Business Partner and Employee Relations Manager  
Mrs Jacky White, HR Advisor Employee Relations Pensions.

### **Guest:**

Ms Helen Scargill, West Yorkshire Pension Fund (WYPF) – Administrator

### **25/25 Welcome and introductions**

- 25/25.1 Cllr Richard Biggs, Employer Member Representative, opened the meeting and welcomed the attendees.

### **25/26 Apologies**

- 25/26.1 Apologies were received from AM Damien Bence, Employer Officer Representative and Mr Allan Frias-Robles, Scheme Member Employee Representative.

### **25/27 Election of Chair and Vice Chair**

- 25/27.1 **RESOLVED:** That Cllr Richard Biggs be appointed Chair and that Ryan Maslen be appointed Vice Chair.

### **25/28 Conflicts of Interest/Code of Conduct**

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25/28.1 The Chair asked the meeting for any declarations of conflicts of interest. There were no disclosures.

**25/29 Minutes from the Local Pension Board meeting held on 28 April 2025**

25/29.1 The Chair asked Members to review and approve the minutes from the meeting of 28 April 2025.

**25/29.2 RESOLVED: That the Minutes from the Local Pension Board meeting held on 28 April 2025 be agreed as a correct record.**

**25/30 Review actions from all Local Pension Board meetings**

25/30.1 It was noted that all actions from the previous meetings were complete.

**25/30.2 RESOLVED: That the report be noted.**

**25/31 Local Pension Board Risk Register**

25/31.1 The Chair introduced the report and stated that it was an opportunity to review if any of the risk items could be closed or new ones opened and if the mitigations were adequate.

25/31.2 Ryan Maslen proceeded to outline the risks as detailed within the report. Risk 1 was governance arrangements for the Board, with having inappropriate/inadequate arrangements being listed as the consequence and a negative impact. There was a range of controls that were in place to be undertaken by the Scheme Manager and the wider Board, and the risk score was 6.

25/31.3 Risk 2 had a higher risk score of 12 and was in relation to legislation and was updated based on the national position. As this was outside of the Service's direct control it had the highest score and was reviewed regularly to avoid items arising, such as legal claims. The Chair added that the higher risk score was required due to the varying interpretations of legislation and it should be kept under review.

25/31.4 Risks 3 (operational) and 4 (operational) were separate risks, but they were effectively linked to the accuracy of data and processes and had the same current risk score of 12 to reflect the importance of data protection and how data was used.

25/31.5 Risk 5 related to communications and due to its complications and links to legislation it has a risk score of 12 to reflect the current circumstances.

25/31.6 Risk 6 (resilience and risk score 8) related to the Scheme Manager and the resilience of the function and the ability to deal with events including having a business continuity plan in place to deliver services and also the

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threat of being non-compliant with General Data Protection Regulations (GDPR). The Chair commented on the current focus on cybersecurity and denial of service (risk 7 resilience), and hence the risk score of 12.

25/31.7 Risk 8 (Financial) also linked into risk 9 (Funding) in relation to funding. Risk 8 related to fraud and corruption and the reputational impact that it would have on the service and the potential loss of assets. The score of 8 reflected that this was monitored through policies and procedures.

25/31.8 Risk 9 (funding and risk score 8) related to the monthly reconciliations of payments being made to ensure that the service was compliant with all regulations and making sure that the figures were as accurate as possible. This included the importance of data accuracy.

25/31.9 Risk 10 was governance (risk score 10). This included the reporting requirements and legislation, for example the Annual Benefits Statements (ABSs), and was monitored closely. The Chair commented that an enhancement in the report could be additional detail on the controls that were in place and Ryan Maslen added that this would be considered as an action prior to the next meeting.

**25/31.10 ACTION: That additional detail on the controls that were in place for all risks be considered as an action prior to the next meeting.**

25/31.11 Risk 11 also related to funding (risk score 9) and the underlying policies impacting on the obligations that the service had; the legislative changes that were on-going; the burden both from a workload perspective and also from a financial perspective. The risk score was unchanged at the moment.

**25/31.12 RESOLVED: That the report be noted.**

## **25/32 Scheme Manager update**

25/32.1 Ms Sadie Price, HR Business Partner and Employee Relations Manager, presented the Scheme Manager Update for July which covered Pension Team – Ongoing Work / Projects; Internal Disputes Resolutions; Breaches; Communications; Meetings, Events and Training.

25/32.2 Reference was made to the Remedy Work under Ongoing Work / Projects and the review of records. West Yorkshire Pension Fund (WYPF) had confirmed that the production of 2024 Annual Benefits Statements (ABSs) and Remediable Service Statement (RSS) had begun and was progressing well. Once all the 2024 ABS RSS statements had been produced, the pre-production system updates required to produce 2025 statements would commence. It was still the intention to produce 2025 statements before the end of August. There were still some groups of pension members that statements could not be produced for and these would be written to for their awareness.

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- 25/32.3 Remedy Compensation Awards work was ongoing in relation to loss incurred through the delays in implementing remedy. One compensation claim had been received to date. This had been partially settled but more work might be required after meeting with the member concerned.
- 25/32.4 Sadie Price provided details on the Matthews second options exercise. To date 472 expressions of interest forms had been received and the calculation process for these was complete. To date, 409 options forms had been received back, and these had been sent to WYPF for processing. Emails had been sent to those who had not returned their form. The contribution recovery process had been started for deferred and active firefighters and had brought in approximately £500k to date. There was legislation pending in relation to deceased members, of which the service had 29, and the aggregation cases (staff who had to leave their retained role to join wholetime).
- 25/32.5 The total cost for implementation for the second options exercise alongside future costs was being considered. To date the service had approximately £12 million in lump sums to pay and £1.2 million in annual pension payments going forwards.
- 25/32.6 Further details were provided on the injury award pensions review. An agreed position had now been confirmed. The pensions team were liaising with WYPF to instigate any appropriate adjustments to pensions and where applicable, payment recovery. The number of members impacted by this was unknown at this time.
- 25/32.7 The implementation date for the Pensions Dashboard had now been confirmed as September 2025. The Service would be involved in this alongside WYPF to ensure that this deadline was met with data being updated and accurate. Pensions Dashboards Readiness Surveys for the 1992, 2006 and 2015 schemes had recently been completed.
- 25/32.8 The Government have been undertaking consultation on proposed updates to the Members Contribution Structure. The consultation looked at the changes required to achieve the target member contribution yield which included: achieve the target yield over 1 October 2025 to 31 March 2027, and future valuation periods; update the member contribution structure to encourage scheme participation and reduce opt-outs; ensure the member contribution structure was administratively sustainable and ensure due regard to the Public Sector Equality Duty. The consultation was now closed, and outcomes were awaited.
- 25/32.9 The Local Government Association (LGA) had hosted a series of engagement sessions for Fire and Rescue Services to discuss the need for change. This related to the future governance of the Fire Pension Schemes. A survey has been circulated, and a response has been provided. In essence the LGA were proposing three options: Option one: Retain current arrangements with continued funding and investment in

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the LGA pensions team; Option two: Further development and investment in the existing solution, to provide greater centralised training and communications, and Option three: Move to an entirely shared service single manager function for all Fire and Rescue Services, which was managed centrally.

- 25/32.10 The Authority had reported the breach outlined at the previous meeting in relation to ABI.
- 25/32.11 An internal dispute had been received. This referred to Remedial Service Statements not being published by the required deadline of 31 March 2025. It was hoped that this would be resolved following the production of the ABSs for 2023/24.
- 25/32.12 In respect of communications, Local Government Association (LGA) Pension Bulletins 92 (April), 93 (May), 94 (June), 95 (July) and monthly reports from WYPF had been circulated to Pension Board Members since the last meeting in April 2025. In respect of the WYPF portal, articles had been placed in the Service's Weekly Update encouraging staff to register on the WYPF website with 'My Pension'. Pre-Retirement Courses for uniformed staff for 2025/26 had been advertised in the Weekly Update and would be delivered by Affinity.
- 25/32.13 Sean Frampton, Scheme Member Retiree Representative, referred to the need for change, Local Government Association consultation, and asked whether the service preferred one of the options and would the options be more costly and also the timescale for implementation.
- 25/32.14 Sadie Price replied that there was the potential for increased costs. The Services' preference in its return was for a single scheme manager, as this allowed for more consistency in approach. This would require investment that would need to be balanced against the benefits that were realised from that investment. The implementation of a single managed scheme would take much longer than the service remaining as it is with minor adjustments. Additional detail may be available at the next Board meeting.
- 25/32.15 The Chair asked if there was a push towards a centralised Scheme Manager. Sadie Price replied that there had been a variety of views at the engagement sessions, with perhaps the majority preferring a single scheme manager, but there were certainly some that were not supportive and wished to remain as they were.
- 25/32.16 The Chair commented that it was hopeful that the September date would be met for the Pensions Dashboard and that every effort was being made to publish the ABSs.
- 25/32.17 RESOLVED: That the report be noted.**

**25/33 West Yorkshire Pension Fund update**

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- 25/33.1 Helen Scargill, West Yorkshire Pension Fund (WYPF) – Administrator, gave a verbal update based on the WYPF monthly reports which had been circulated to Board members since the last meeting. The WYPF monthly report for July 2025 (no. 95) had been circulated prior to the meeting.
- 25/33.2 Helen Scargill referred to Sadie Price’s comments in terms of the consultation on the Member contribution structure and potential changes to bandings and percentages. The Home Office were looking to respond to the consultation reasonably soon, but because of their move to the Ministry of Housing, Communities and Local Government (MHCLG), they now were having to appoint new legal advisors. Therefore, both this and the Matthews consultation responses had been delayed. However, they would always be providing a 12-week lead in for fire authorities so that the actual aim was to have the legislation in place by the end of the year, which would then mean that the 12 weeks for implementation for FRAs would be 1 April 2026. However, if that date moved for any reason, then the implementation date would also move alongside it to give 12 weeks.
- 25/33.3 Helen Scargill also clarified that, regarding pension dashboards, the date in September / October 25, would not allow scheme members to view the dashboard. The date was when connectivity needed to be established and from this point there would be checks to make sure that all the legal processes and data security was correct. There would be some organisations that would go live to members earlier and then changes would be made because of that, and therefore it potentially could be 12 months after that before it was available for members to view the information. WYPF had signed a contract with Bravura to provide the data download and have all the matching criteria in place.
- 25/33.4 The Chair acknowledged that there was still work to be undertaken on the Pensions Dashboard, which was disappointing, and asked that updates be reported to future meetings, and for the issue of Annual Benefit Statements.
- 25/33.5 Helen Scargill invited questions on the June update.
- 25/33.6 In reply to a question from the Chair, Helen Scargill reported that due to software issues there was a delay in issuing ABSs, but a good proportion of 2024 statements had now been issued. There remained cohorts of members that would not be in a position to have their statement provided and those were members with transfers in, divorce cases and for other reasons; these members had been sent an individual letter letting them know which cohort was relevant, and the fact that there would be delays. In terms of divorce cases Government Actuarial Department guidance had not yet been issued and therefore all administrators were in exactly the same position. The rollback process to put everybody back into the final salary scheme for the remedy period was complex. For DWFRS, 330 individuals were in scope and 221 had been issued and WYPF were

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currently working to clear as many as it could of the remaining 109. Within those there were 50 that were blocked or for other reasons. WYPF were actively looking to clear anything else in excess of those 50. WYPF were still aiming to get the 2025 statements out before the 31 August 2025, so there would not be a need to report a breach for that year.

25/33.7 Ryan Maslen enquired about recruitment of staff at WYPF and the operation of systems. Helen Scargill replied that some additional casual staff had been appointed and the signing of contracts was awaited, but the recruitment process had been lengthy. An appointment had also been made of a person with fire pensions knowledge, but the individual would have to provide three months' notice before joining. The systems to produce ABS would work for most members, but it did not work for anybody that was in the modified scheme, anybody that had part time service and anybody that was over 60 years of age, which required manual amendments, but progress was being made.

25/33.8 The Chair thanked Helen Scargill for her report and observed the risks around administration were reflected in the Risk Register as risk 4.

**25/33.9 RESOLVED: That the report be noted.**

#### **25/34 Training and development**

25/34.1 The Board discussed attendance at the LGA Coffee Mornings. It was noted that Mike Rees was a regular attendee and fed back any learning into the Scheme Manager Update.

**25/34.2 RESOLVED: That the training and development report be noted.**

#### **25/35 Local Pension Board work programme**

25/35.1 The work programme was noted.

**25/35.2 RESOLVED: That the work programme be noted**

#### **25/36 Items agreed with the Chair**

22/36.1 There were no additional items of business.

#### **25/37 Date of Next Meeting**

25/37.1 The next Local Pension Board meeting would be held on Thursday 16 October 2025 at 14:00 via MS Teams.

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The meeting closed at 14.40pm