



## **Minutes of the Local Pension Board meeting held at 14:00 hours on Monday 28 April 2025 via Microsoft Teams**

### **Members present:**

Cllr Richard Biggs (Chair)	Employer Member Representative
Mr Ryan Maslen (Vice Chair)	Employer Officer Representative
Cllr Paul Hilliard	Employer Member Representative
AM Damien Bence	Employer Officer Representative
Mr Sean Frampton	Scheme Member Retiree Representative
Mr Allan Frias-Robles	Scheme Member Officer Representative

### **Other staff:**

Ms Sadie Price, HR Business Partner and Employee Relations Manager  
Mr Mike Rees, Employee Relations Officer  
Mrs Jacky White, HR Advisor Employee Relations

### **Guest:**

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

**Minute taker:** Mr David Shaw, Democratic Services Officer

### **25/13 Welcome and introductions**

25/13.1 Cllr Richard Biggs, Chair and Employer Member Representative opened the meeting and welcomed the attendees.

### **25/14 Apologies**

25/14.1 Apologies were received from Mr Paul Cobb, Scheme Member Officer Representative.

- 25/15 Conflicts of Interest/Code of Conduct**
- 25/15.1 The Chair asked the meeting for any declarations of conflicts of interest. There were no disclosures.
- 25/16 Minutes from the Local Pension Board meeting held on 23 January 2025**
- 25/16.1 The Chair asked Board members to review and approve the minutes from the meeting of 23 January 2025.
- 25/16.2 RESOLVED: That the Minutes from the Local Pension Board meeting held on 23 January 2025 be agreed as a correct record.**
- 25/17 Review actions from all Local Pension Board meetings**
- 25/17.1 It was noted that all actions from the previous meetings were complete.
- 25/17.2 RESOLVED: That the report be noted.**
- 25/18 Local Pension Board Risk Register**
- 25/18.1 The Chair drew the Board's attention to risk 2 – Legislation. It was stated that the date provided in the report for the increased score solely in relation to Immediate Detriment of October 2023 was required to be reviewed and updated, as this date had now passed.
- 25/18.2 Ryan Maslen, Vice Chair and Employer Officer Representative, added that risk 10 – Governance, has had its risk score reduced to reflect the current position, now that the reporting deadline on Annual Benefit Illustrations had been missed.
- 25/18.3 RESOLVED: That the report be noted.**
- 25/19 Scheme Manager update**
- 25/19.1 Sadie Price, HR Business Partner and Employee Relations Manager, presented the Scheme Manager Update for April which covered Pension Team – Ongoing Work/Projects; Internal Disputes Resolutions; Breaches; Communications; Meetings, Events and Training.
- 25/19.2 Reference was made to the Remedy Work under Ongoing Work/Projects and the review of records. Confirmation had now been received regarding the treatment of tax for unauthorised payments. West Yorkshire Pension Fund (WYPF) were now able to progress with

Initials \_\_\_\_\_

the re-calculations for those affected. Administrators and scheme managers had raised concerns regarding the reduced timescales (18 months reduced to 6 months), with WYPF advising that they did not meet the 31 March 2025 deadline. Remedial Service Statements (RSS) would also need to be issued to all staff affected by remedy; this would be undertaken by WYPF and would replace the usual Annual Benefits Illustrations (ABI). The deadline for ABI statements to be sent out had been 31 August 2024. As this deadline had not been met, the breach had been reported to the pension's regulator based on the report already submitted to them by WYPF. The RSS deadline had been 31 March 2025.

- 25/19.3 Sadie Price added that WYPF had been requested to start processing the 'red' cases, of which the Service had 19. His Majesty's Revenue and Customs (HMRC) produced their offsetting guidance in September 2024. However, the guidance was unclear, which could have led to misinterpretation and potential incorrect calculations/information being given to members to mitigate the risk of unrecoverable tax being taken. The consultation on the required legislation had closed and been laid before parliament. There were 19 former members of staff who had received a partial pension but there remained some 2015 scheme pensions that required consideration.
- 25/19.4 Sadie Price provided details on the Matthews second options exercise, with to date 464 cases returned and the calculation process for these was complete. Of these, 398 had been sent to WYPF for the next part of the process. The contribution recovery process for deferred and active firefighters had commenced. There was legislation pending in relation to deceased members, of which there were 29, and aggregation cases (staff who had to leave their retained role to join wholetime). To date there was approximately £12m in lump sums to pay and £1.2m in annual pension payments.
- 25/19.5 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.
- 25/19.6 There had been multiple claims for injury to feelings. This topic was being considered nationally and an agreed position on how these would be resolved was yet to be determined.
- 25/19.7 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. It had been confirmed to WYPF that their advice had been accepted to nominate

*Initials* \_\_\_\_\_

Bravura as the Integrated Service Provider to join with the Pension Dashboard ecosystem. They would provide the connection between WYPF and the dashboard. All duties would still be performed by WYPF.

- 25/19.8 Government Consultation was taking place on the proposed updates to Members Contribution Structure. The consultation would consider the changes required to achieve the target member contribution yield which included: achieving 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 to ensure due regard to the Public Sector Equality Duty. Consultation had closed and the outcome was awaited.
- 25/19.9 Since publication of the report, an internal dispute had been received. This referred to Remedial Service Statements not being published by the required deadline of 31 March 2025. The officers would respond to the individual and report the outcome to a future meeting of the Board.
- 25/19.10 The Authority had reported the breach outlined in the minutes above in relation to ABI (Minute 25/19.2. ante refers).
- 25/19.11 In respect of communications, Local Government Association (LGA) Pension Bulletins 89 (January), 90 (February), 91 (March), and monthly reports from WYPF had been circulated to Pension Board Members since the last meeting in January 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.
- 25/19.12 The Officers stated that they would respond to Sean Frampton, Scheme Member Retiree Representative's question asking when the next LGA Coffee Morning would be held.

**25/19.13 RESOLVED: That the report be noted.**

## **25/20 West Yorkshire Pension Fund update**

- 25/20.1 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 April 2025 had been circulated with the agenda.
- 25/20.2 Helen Scargill referred to the process that had been completed on key performance Indicators (KPIs).

*Initials* \_\_\_\_\_

- 25/20.3 In reply to a question from the Chair, that three pension estimates had not been completed within the required timeframe, Helen Scargill explained that this was across all of the 24 Fire Authorities that were clients of WYPF and the complexities in providing estimates, considering the various pension schemes and responding to the queries that arose. Helen Scargill added that when the ABIs had been sent out to all retired members, then active members would be in the roll-back position, which would make the production of pension estimates much easier.
- 25/20.4 Helen Scargill also confirmed to the Chair that issues arising from the five-year rolling audits were fed back to the Scheme Manager in regular meetings.
- 25/20.5 In reply to a question from Cllr Paul Hilliard, Employer Member Representative, Helen Scargill explained that delays in processing death in retirement cases were principally encountered from the return of information from the families involved, for example when probate was required.
- 25/20.6 Ryan Maslen enquired if additional support was required from the Service for WYPF in progressing the pension dashboard. Helen Scargill observed that this was uncertain, but some clarification of data might be required.
- 25/20.7 In reply to a question from Cllr Hilliard about whether scheme members were written to by post, as less than half of scheme members were registered on the web portal, Helen Scargill confirmed that this was not the case. Those registered on the web portal would receive an email, for example on their ABI. Web portal registration was encouraged, including registration to the pension dashboard when launched.
- 25/20.8 The Chair thanked Helen Scargill for her report.
- 25/20.9 RESOLVED: That the report be noted.**
- 25/21 Training and development**
- 25/21.1 The training and development information detailed on the agenda was noted. The Chair commented that he attended LGA Pension Chairs meetings.
- 25/21.2 RESOLVED: That the training and development report be noted.**
- 25/22 Local Pension Board work programme**
- 25/22.1 The work programme was noted.

**25/22.2      RESOLVED: That the work programme be noted**

**25/23          Items agreed with the Chair**

25/23.1      There were no additional items of business.

**25/24          Date of Next Meeting**

25/24.1      The Board agreed the timetable of meetings for 2025 as set out below.  
Meetings would be held on-line.

Monday 14 July 2025 at 2:00pm  
Thursday 16 October 2025 at 2:00pm

The meeting closed at 14.25pm