



Minutes of the Local Pension Board meeting held at 14:00 hours on Thursday 16 October 2025 via Microsoft Teams

Members present:

Cllr Richard Biggs (Chair)	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:

Mr Mike Rees, Workstream Lead HRMIS Development, Human Resources.
Mrs Jacky White, HR Advisor Employee Relations Pensions.

Guest:

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

Minute taker: Mr David Shaw, Democratic Services Officer

25/38 Welcome and introductions

25/38.1 Cllr Richard Biggs, Employer Member Representative, opened the meeting and welcomed the attendees.

25/39 Apologies

25/39.1 Apologies were received from AM Damien Bence, Employer Officer Representative and Sadie Price, Head of People Operations.

25/40 Conflicts of Interest/Code of Conduct

25/40.1 The Chair asked the meeting for any declarations of conflicts of interest. There were no disclosures.

25/41 Minutes from the Local Pension Board meeting held on 14 July 2025

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- 25/41.1 The Chair asked members to review and approve the minutes from the meeting of 14 July 2025.
- 25/41.2 Mr Sean Frampton requested amendments to Paragraph 25.31.9 where Annual Benefit Illustrations (ABIs), should refer to Annual Benefit Statements (ABSs), and to Paragraph 25.32.13 where the word 'of' should be inserted between 'one' and 'the'.
- 25/41.3 RESOLVED: That subject to the above amendments, the Minutes from the Local Pension Board meeting held on 14 July 2025 be agreed as a correct record.**
- 25/42 Review actions from all Local Pension Board meetings**
- 25/42.1 Deputy Assistant Chief Officer (DACO), Ryan Maslen reported that Action 1, from the meeting held on 14 July 2025 (agenda item 25/31 refers), that Risk 10 in the Risk Register be enhanced to include additional details on the controls that were in place was complete. Risk 10 had been expanded to outline the actions that were in place for various stakeholders. It was noted that all actions from the previous meetings were complete.
- 25/42.2 RESOLVED: That the report be noted.**
- 25/43 Local Pension Board Risk Register**
- 25/43.1 The Chair introduced the report.
- 25/43.2 DACO Maslen stated that the Board had considered the Risk Register in detail at its previous meeting. Risk scores had since been updated to reflect movements in risks and in addition the risk and its respective mitigations were now listed, for example regular meetings with West Yorkshire Pension Fund (WYPF). In reply to a question from the Chair, DACO Maslen confirmed that there were no new legislative risks arising.
- 25/43.3 RESOLVED: That the report be noted.**
- 25/44 Scheme Manager update**
- 25/44.1 Mr Mike Rees, Workstream Lead HRMIS Development, Human Resources, presented the Scheme Manager Update for October which covered Pension Team – Ongoing Work / Projects; Internal Disputes Resolutions; Breaches; Communications; Meetings, Events and Training.
- 25/44.2 Reference was made to the Remedy Work under Ongoing Work / Projects and the review of records. WYPF had confirmed that the provision of 2025 Annual Benefit Statements (ABS) - Remediable Service Statement (RSS) had been completed for the majority of members by the required date of 31 August 2025. There were 55 statements outstanding

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for various reasons such as inter-brigade transfers, divorce cases and scheme pays and a further 68 for the Matthews second options, which could not be undertaken until the second options exercise was completed. There had been discussions with WYPF over whether a breach this year should be reported. The current view at WYPF was that they would not be reporting a breach to The Pension Regulator as it was deemed to not be material due to the numbers involved.

- 25/44.3 Remedy Compensation Awards work was ongoing in relation to losses incurred through the delays in implementing remedy. Two compensation claims had been received to date. One had been settled; the other was complex and required further investigation.
- 25/44.4 Mike Rees provided details on the Matthews second options exercise. This piece of work was reducing from a DWFRS perspective with just a few cases outstanding due to queries being considered by the Government Actuary's Department (GAD) and queries raised by WYPF on data submitted by the Authority. Payments were being made to claimants but progress was slower than desired; WYPF were addressing this and would be adding staff to the team to help clear the backlog of cases.
- 25/44.5 Several staff had come forward requesting that they be considered under a contingent decision. These were staff that opted out of the 1992 pension scheme due to the new 2015 scheme being introduced. Under the regulations, they could not re-join their original scheme but could opt for the 2006 scheme for the period they opted out. Full clarity on this was being sought and affected members had been contacted.
- 25/44.6 Further details were provided on the injury award pensions review. There were three new cases following the review where pension members had been overpaid their injury pension by a considerable sum and the Authority were looking to recover some of the overpayment made (it had been decided that the Limitations Act was applicable and therefore recovery would be limited to six years of overpayments). The overpayments related to calculations on injury awards made by the previous administrators. Three internal disputes had arisen, which were being given consideration by the Chief Fire Officer. In reply to a question from the Chair, Mike Rees stated that recovery of overpayments would be by reduction in pension payments over a period of time.
- 25/44.7 The implementation date for the Pensions Dashboard had now been confirmed as 31 October 2025, although this would not be the date that members would be able to view their pension data, which might be up to nine months later. All requests for information to enable this connection had been complied with. DACO Maslen added that work was ongoing with WYPF, and discussions were being held across their 24 Fire and Rescue Service customers to ensure that messaging was consistent.
- 25/44.8 The Government had been undertaking a consultation on proposed updates to the Members Contribution Structure. The consultation looked at

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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 had now closed, and outcomes were awaited.

- 25/44.9 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 had been submitted. The LGA were proposing three options: Option one: Retain current arrangements with continued funding and investment in 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.
- 25/44.10 In respect of communications, Local Government Association (LGA) Pension Bulletins 95 (July), 96 (August), 97 (September) and monthly reports from WYPF had been circulated to Pension Board Members since the last meeting in July 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.
- 25/44.11 Sean Frampton, Scheme Member Retiree Representative, referred to paragraph 25/44.9 above and the need for change, Local Government Association consultation, and asked if there was an update. The Officers replied that the decision on a preferred option by the LGA was not imminent.
- 25/44.12 Sean Frampton also referred to paragraph 25/44.2 above and enquired if there was a threshold of cases that would lead to the reporting of a breach to the Pensions Regulator. Helen Scargill, WYPF, advised that as WYPF had provided 90% returns of statements, it was regarded under the Local Government Pension Scheme that the degree of returns not submitted were not material and therefore would not need to have a breach reported. However, it would be for the Local Pension Board to agree with this approach, and it could take an alternative path if it so decided. It had been the general view at national Local Government meetings that what constituted a material breach was subjective. Following debate, DACO Maslen stated that as an action, the situation would be discussed with the Scheme Manager and the Pension Regulator would be consulted to ascertain if DWFRS should report a breach.

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- 25/44.13 ACTION: That, in respect of the provision of 2024/2025 Annual Benefits Statements, DACO Maslen discuss with the Scheme Manager and the Pension Regulator to ascertain if DWFRS should report a breach.**
- 25/44.14 RESOLVED: That the report be noted.**
- 25/45 West Yorkshire Pension Fund update**
- 25/45.1 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 latest WYPF monthly report for September 2025 (no. 97) had been circulated prior to the meeting.
- 25/45.2 Helen Scargill provided an update on WYPF staffing and how teams were organised to undertake workstreams. In reply to a question from Sean Frampton, it was explained that further recruitment was on going to provide maternity cover.
- 25/45.3 Helen Scargill continued that an employee satisfaction survey had now closed and initial indications were that satisfaction had decreased; this reflected the increased workloads and not reporting promptly. The pensions awareness week had been a success with over 140 scheme member attendees.
- 25/45.4 Helen Scargill invited questions on the September update.
- 25/45.5 In reply to a question from Cllr Paul Hilliard, Helen Scargill stated that there was no requirement to report (as breaches) internal timeframes not being met as these were part of service level agreements in contracts with FRSs. Legislative breaches were shown in item 10 of the report - Overriding Disclosure Time Limits.
- 25/45.6 The Chair enquired about cybersecurity and Helen Scargill explained the arrangements with Bradford Council for the provision of cybersecurity and the extensive plans for disaster recovery that are in place.
- 25/45.7 Mr Gerard Senior, Scheme Member Retiree Representative, commented that he had been contacted by retired members, and particularly widows of former scheme members, who wished to contact WYPF and had encountered difficulties in doing so. Helen Scargill provided contact details.
- 25/45.8 The Chair thanked Helen Scargill for her report.
- 25/45.9 RESOLVED: That the report be noted.**
- 25/46 Training and development**

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25/46.1 The Board noted the report.

25/46.2 RESOLVED: That the training and development report be noted.

25/47 Local Pension Board work programme

25/47.1 The work programme was noted.

25/47.2 RESOLVED: That the work programme be noted

25/48 Items agreed with the Chair

25/48.1 There were no additional items of business.

25/49 Date of Next Meeting

25/49.1 The Local Pension Board meetings for 2026 would be held as below:

Tuesday 17 February

Tuesday 21 April

Monday 13 July

Monday 12 October

All meetings to take place from 14:00 – 16:00 hours in MS Teams.

The meeting closed at 14.45pm